

APPOINTMENT OF SUBSTITUTE TRUSTEE
(AND ACCELERATION OF MATURITY)

WHEREAS, on February 24, 2003, Michael D. Levosky and Dorothy Levosky executed and delivered to American Title Company, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc. acting solely as Nominee for United Financial Mortgage Corp., a certain Deed of Trust securing a Promissory Note in the principal sum of \$201,150.00 payable to the order of United Financial Mortgage Corp.; said Deed of Trust is recorded in Trust Deed Book 1670, Page 252 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc. acting solely as Nominee for United Financial Mortgage Corp., the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned Trustee, and appoint and constitute **Kenneth Stockton** as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. acting solely as Nominee for United Financial Mortgage Corp., has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto

affixed this 3rd day of October, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR UNITED FINANCIAL MORTGAGE CORP.

By: Lynn McNamee
Lynn McNamee

Title: Vice President

By: Chris Anderson
Chris Anderson

Title: Asst. Secretary

STATE OF Minnesota
COUNTY OF Dakota)

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ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 3rd day of October, 2003, within my jurisdiction, the within named Lynn McNamee and Chris Anderson, respectively, of Mortgage Electronic Registration Systems, Inc. acting solely as Nominee for United Financial Mortgage Corp., and that for and on behalf of the said entity as its Vice President and Asst. Secretary, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 3 day of October, 2003.

My Commission Expires:

1-31-08

Laura Lowe
NOTARY PUBLIC

(Michael D. Levosky and Dorothy Levosky)
THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000



STATE MS.-DESOTO CO. *mc*

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L. DAVIS CH. CLK.