

APPOINTMENT OF SUBSTITUTE TRUSTEE  
(AND ACCELERATION OF MATURITY)

BK 1853 PG 0065

WHEREAS, on September 22, 1999, Charlotte Lynn Harris executed and delivered to Lawyers Title Insurance Corp. as Trustee for Pinnfund, USA, a California corporation CFL #6033917, a certain Deed of Trust securing a Promissory Note in the principal sum of \$55,250.00 payable to the order of Pinnfund, USA; said Deed of Trust is recorded in Book 1162, Page 0580 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, Bank One, National Association, as Trustee, 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, Bank One, National Association, as Trustee has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of September, 2003.

STATE MS.-DE SOTO CO.

Oct 21 2 24 PM '03

BK 1853 PG 65  
J. DAVIS CH. CLK.

BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE

By: [Signature]

Title: Asst. Vice President

By: [Signature]

Title: Asst. Vice President

STATE OF Minnesota )  
COUNTY OF Dakota ) ss

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 22 day of September, 2003, within my jurisdiction, the within named Rick Wilkin and Chris Anderson, respectively, of Bank One, National Association, as Trustee, and that for and on behalf of the said entity as its AVP and AUP, 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 22 day of September, 2003.

My Commission Expires:  
1-31-08

[Signature]  
NOTARY PUBLIC



(Charlotte Lynn Harris)  
THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
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Little Rock, Arkansas 72205  
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