

BBM 10195311

MAR 1 9 57 AM '04 LL

## SUBSTITUTION OF TRUSTEE

WHEREAS, on January 20, 1999, Edward D. Garrett, A Married Man and wife, ~~STEELE~~ Jean Garrett, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1076 at Page 683, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

0.99 acres (43,004.09 s. f. ) being part of the southwest quarter of the northwest quarter of Section 25, Township 2 South, Range 7 West, DeSoto County, Mississippi, MS and described as follows: Beginning at the commonly accepted Southwest corner of the Northwest quarter of Section 25, Township 2 South, Range 7, said point being marked by a 3/4" pipe, thence north 01 deg. 29' 02" west 784.93' along the west line of Section 25 to a 5/8" rebar, said point being the Southwest corner of said 0.99 acre parcel and the point of beginning, thence North 01 deg. 29' 02" W 160.0' to a 3/8" rebar on a fence line, thence north 83 deg. 02' 21" east 237.5' along a meandering fence line to a 3/8" rebar, thence south 01 deg. 05' 41" East 159.9 to a 3/8" rebar on a fence line. Thence south 89 deg. 44' 59" west 35.0' along said fence line to a 1/2" rebar. Thence south 07 deg. 53' 22" east 57.33' to a 1/2" rebar on a fence line. Thence north 82 deg. 18' 21" west 209.4' to the point of beginning, Parcel containing 0.99 acres and being the same property as recorded in Deed Book 274, Page 212 in the office of the Chancery Clerk of DeSoto to County, Mississippi.

also

0.168 acres (7,302.18 s. f. ) being part of the southeast quarter of the northeast quarter of Section 26, Township 2 South, Range 7 West, DeSoto County, Mississippi and described as follows:

Beginning at the commonly accepted southeast corner of the northeast quarter of Section 26, Township 2 South, Range 7 West. Said point marked by an 3/4" pipe. Thence N 01 deg. 29' 02" W-784.93' along the east line of section 26 to a 5/8" rebar at the southeast corner of said 0.168 acre tract and the point of beginning. Thence N 01 deg. 29' 02" W - 160.0' along the east line of section 26 to a 3/8" rebar on a fence line. Thence S 83 deg. 02' 21" W - 54.3' along said fence line to a point in the center of Laughter Road. Thence S 06 deg 36' 13" E - 148.82' along the center of Laughter Road to a point in said road. Thence S 82 deg. 18' 21" E - 41.3' to the point of beginning.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Washington Mutual Bank, FA, successor in interest by merger to Homeside Lending, Inc., pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Washington Mutual Bank, FA, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby

substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 27th day of February, 2004.

Washington Mutual Bank, FA

By: Mickie A. Dilley  
Mickie A. Dilley  
Title: Asst. Vice President

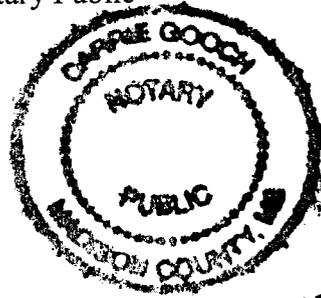
STATE OF MISSISSIPPI  
COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Mickie A. Dilley, personally known to me to be the Asst. Vice President of the within named Washington Mutual Bank, FA, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 27th day of February, 2004.

Carrie Gooch  
Notary Public

My Notary Public State of Mississippi At Large  
My Commission Expires: February 21, 2008  
Bonded Thru Heiden, Brooks & Garland, Inc.



Prepared by:  
J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299  
S&M# 03-1804

Index: NE 1/4, SEC. 26, T2S, R7W, AND NW 1/4, SEC. 25, T2S, R7W, DESOTO CO., MS