

INDEXING INSTRUCTIONS: Lot 1098, Section C North, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 28, 2002, Sandra G Wills, executed a Deed of Trust to Scott Pickle, Trustee for the use and benefit of Merchants and Farmers Bank which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 1485 at page 294 thereof; describing the following property:

Lot 1098, Section C North, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat appearing of record in Plat Book 10, Page 2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

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 to convey title to said foreclosed property to the the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assignsThe statement in the Substitute Trustee's Deed that the undersigned has requested the 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.

NOW THEREFORE, the undersigned does hereby appoint and substitute Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust, the said Priority Trustee Services of Mississippi, L.L.C., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

STATE MS. - DESOTO CO
AUG 17 9 47 AM '04
2050 PG 118
CH. CLK.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 6 day of August, 2004.

WASHINGTON MUTUAL BANK, FA

By: [Signature]
Its Asst. Vice President

STATE OF Minnesota
COUNTY OF Dakota

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Liganda Dilotey, known personally to be the Asst. Vice President of the within named, WASHINGTON MUTUAL BANK, FA, and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 6 day of August, 2004.

[Signature]
NOTARY PUBLIC
My Commission Expires:

Prepared by and Return To:

PRIORITY TRUSTEE SERVICES OF MISSISSIPPI, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181
0411830MS

