

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on 2-25-99, Daniel M. Kotowski and Denise * executed and delivered to Norwest Mortgage Closing Serv, as Trustee for Norwest Mortgage, Inc. a certain Deed of Trust securing a Promissory Note in the original principal sum of \$ _____ and payable to the order of Norwest Mortgage, Inc.; said Deed of Trust was filed on March 2, 1999 and recorded in/as Trust Deed Book 1087 Page 761 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

* D. Kotowski

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

NOW, THEREFORE, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc., 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 afore-mentioned Trustee, and appoint and constitute Kenneth E. 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, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. has caused these

