

APPOINTMENT OF SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF DESOTO

By virtue of the authority vested in the beneficiary by that certain Deed of Trust made and executed by Kevin R. Rust, to J. Patrick Caldwell, Trustee, said Deed of Trust being dated December 29, 2003, and filed for record on January 5, 2004, and recorded in Trust Deed Book 1902, Page 249, Chancery Clerk's Office, DeSoto County, Mississippi, BancorpSouth Bank, beneficiary, does hereby appoint and substitute Gary P. Snyder, as Trustee instead of J. Patrick Caldwell, the said Trustee, being unable and unwilling to execute said Trust.

WITNESS THE SIGNATURE of the beneficiary, this the 13th day of April, 2005.

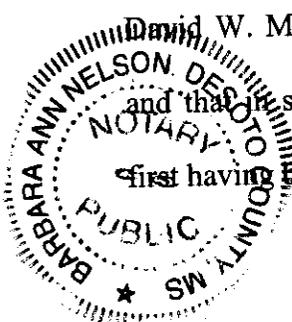
BANCORPSOUTH BANK

David W. Michael
David W. Michael, First Vice President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this 13th day of April, 2005, within my jurisdiction, the within named

David W. Michael, who acknowledged that he is First Vice-President of BancorpSouth Bank, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.



Barbara Ann Nelson
NOTARY PUBLIC

MY COMMISSION EXPIRES:

May 21, 2006

PREPARED BY AND RETURN TO: Gary P. Snyder, Watkins Ludlam Winter & Stennis, P.A., P.O. Box 1456, Olive Branch, MS 38654, 662-895-2996.

WLWS