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5/20/05 9:37:10
BK 2,220 PG 280
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This document was prepared by Emily Kaye Courteau, 2309 Oliver Road
Monroe, Louisiana 71201 Telephone: 318-330-9020

INDEXING INSTRUCTIONS:

Lot 180, Section D, Magnolia Estates S/D, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of June, 1996,
Kyle Conrad Hall, unmarried executed
a Deed of Trust to Thomas F. Baker, IV
Trustee for the use and benefit of FT Mortgage Companies d/b/a First Tennessee
Mortgage Company, Inc. beneficiary, which Deed of Trust is on file and of record in the office of
the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 839
at Page 479, thereof, and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;
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

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute
Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau to have all rights, powers and privileges
granted the Trustee in said 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 to convey title to said Foreclosed property to the
SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY
OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The
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 or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and
empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly
authorized officers on this 19th day of May, 2005

*First Horizon Home Loan Corporation f/k/a FT Mortgage Companies
d/b/a First Tennessee Mortgage Company, Inc.

Wanda Collier

BY: **WANDA COLLIER ASSISTANT VICE PRESIDENT**

STATE OF TEXAS
COUNTY OF: DALLAS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, WANDA COLLIER known personally to me to be the _____
ASSISTANT VICE PRESIDENT of the within named _____ *

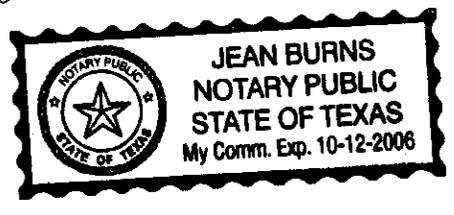
_____ and that (s) he executed
and delivered the within and foregoing instrument on the day and year therein mentioned for and on
behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been
first duly authorized so to do.

WITNESS my signature and official seal on this, the 19th day of May, 2005

Jean Burns
NOTARY PUBLIC

MY COMMISSION EXPIRES:

hall/F05-0888/sw



Marie Hesse Tedex