

APPOINTMENT OF SUBSTITUTE TRUSTEE

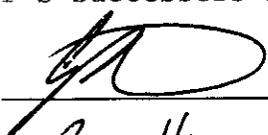
WHEREAS, on October 10, 2003, Herbert H. Gullick and Barbara J. Gullick executed and delivered to Kirk Smith as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$92,700.00 payable to the order of SouthStar Funding, LLC; said Deed of Trust is recorded in Book 1868 at Page 0466 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

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

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, 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 aforementioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee therein, 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, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 8th day of June, 2005.

Mortgage Electronic Registration Systems,
Inc., acting solely as a nominee for
Lender, SouthStar Funding, LLC, and
Lender's successors and assigns

By: 

Title: Craig Hinson - Vice President

By: 

Title: Scott Walker - Vice President

STATE OF Minnesota)
COUNTY OF Dakota) ss

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 8th day of June 2005, within my jurisdiction, the within named Scott Walter and Craig Hanson, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, and that for and on behalf of the said entity as its V.P. and V.P., respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 9th day of June, 2005.

My Commission Expires:
1-31-2009

Holly L Farley
NOTARY PUBLIC

Herbert Gullick and Barbara Gullick
DHGW No. 24045H
THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

