

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on November 05, 2004, Roy Reese and Dorlean Reese executed and delivered to Michael L. Riddle as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, GMFS, LLC, Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$114,000.00 payable to the order of GMFS, LLC; said Deed of Trust is recorded in Trust Deed Book 2111 at Page 33 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, GMFS, LLC, 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 afore-mentioned Trustee, and appoint and constitute Michael S. McKay 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, GMFS, LLC, 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 4th day of November, 2005.

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

By: \_\_\_\_\_  
Title: Asst Vice president  
By: \_\_\_\_\_  
Title: Asst Vice president

STATE OF Minnesota )  
COUNTY OF Duluth )

SS

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4 day of November, 2005, within my jurisdiction, the within named Carol Erickson and Paul Wilken, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, GMFS, LLC, Lender's successors and assigns, and that for and on behalf of the said entity as its Asst Vice president and Asst Vice president, 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 4 day of November, 2005.

My Commission Expires:

Rachel Patrice Bahr  
NOTARY PUBLIC

Roy Reese  
DHGW No. 32218H  
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

