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SUBSTITUTION OF TRUSTEE

WHEREAS, on the June 16, 1999, Christopher L. Tucker and Wife, Leah K. Tucker, executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1122 at Page 486, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 817, Section "C", Southaven Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 2, Pages 19-22, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid 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 and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 7th day of February, 2006.

Mortgage Electronic Registration Systems, Inc.

By: Mickie A. Dilley
Mickie A. Dilley, Vice President

STATE OF MISSISSIPPI
COUNTY OF HINDS

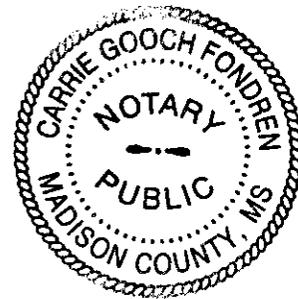
PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Mickie A. Dilley, personally known to me to be the Vice President of the within named Mortgage Electronic Registration Systems, Inc., who acknowledged that she signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, she having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 7th day of February, 2006.

Carrie Gooch Fondren
Notary Public

My commission expires:

Notary Public State of Mississippi At Large
My Commission Expires February 21, 2008
Bonded Thru Heitfen Brooks & Garland, Inc



Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
06-0070

INDEX: Lot 817, Section "C", Southaven Sub., Sec. 23, T-1-S, R-8-W, DeSoto Co., MS