

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on February 1, 2002, Tony Jurlds and Evelyn Jurlds executed and delivered to Austin Law Firm, P.A. as Trustee for SouthStar Funding, LLC, a certain Deed of Trust securing a Promissory Note in the principal sum of \$87,850.00 payable to the order of SouthStar Funding, LLC; said Deed of Trust is recorded in Book 1456, Page 0072 in 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, the afore-mentioned Deed of Trust was subsequently corrected to reflect Austin Law Firm, P.A. as Trustee therein; said Deed of Trust having been re-recorded in Book 2371, Page 628 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

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

NOW, THEREFORE, Bank One, National Association as Trustee, 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 Kenneth E. Stockton as Substitute Trustee 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, Bank One, National Association as Trustee has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 9th day of January, 2006.

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE

By: [Signature]

Title: vice president

By: [Signature]

Title: Asst vice president

STATE OF Minnesota)
COUNTY OF Dakota) ss

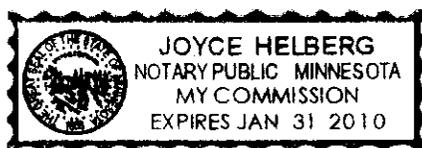
ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 9 day of January, 2006, within my jurisdiction, the within named Kenig Stein and Trigenna Aulley, respectively, of Bank One, National Association as Trustee, and that for and on behalf of the said entity as its 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 9th day of January, 2006.

My Commission Expires:

[Signature]
NOTARY PUBLIC



Stockton

(Tony Jurlds and Evelyn Jurlds / DHGW No. 19129)
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
