

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on May 31, 2001, Michael J. Craft executed and delivered to Kathryn L. Harris as Trustee for Community Mortgage Corporation, a certain Deed of Trust securing a Promissory Note in the principal sum of \$82,348.00 payable to the order of Community Mortgage Corporation; said Deed of Trust is recorded in Book 1336, Page 349 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, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, Washington Mutual Bank, 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, Washington Mutual Bank has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of June, 2006.

WASHINGTON MUTUAL BANK *****

***** as Successor in Interest by Merger with Fleet Mortgage Corporation

By: Holly Farley

Title: Holly Farley AVP

By: Eric Tate

Title: Eric Tate AAS

STATE OF MN
COUNTY OF Dakota

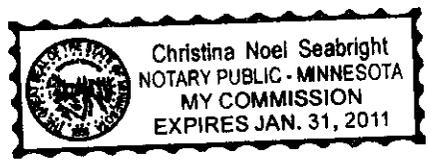
) ss ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of June, 2006, within my jurisdiction, the within named Holly Farley and Eric Tate, respectively, of Washington Mutual Bank, and that for and on behalf of the said entity as its Assistant Vice President and A.A.S., 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 22nd day of June, 2006.

My Commission Expires:

Christina Noel Seabright
NOTARY PUBLIC



Stockton

(Michael J. Craft / DHGW No. 25899G)

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