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ps 7/13/07 10:39:45
BK 2,753 PG 591
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Lot 272, Sec K, Phase 1, Kentwood S/D, Sec 3, T-2-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 27th day of June, 1997, Larry S. Swinford executed a Deed of Trust to Thomas F. Baker IV, Trustee for the use and benefit of FT Mortgage Companies dba First Tennessee Mortgage Company, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 916 at Page 663; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

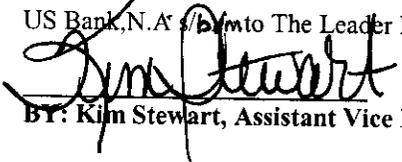
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said 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 to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 11 day of July, 2007.

US Bank, N.A. s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company

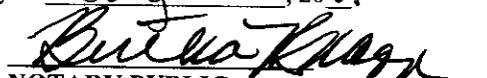


BY: Kim Stewart, Assistant Vice President

**STATE OF Kentucky
COUNTY OF Daviess**

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kim Stewart known personally to me to be the Assistant Vice President of the within named US Bank, N.A. s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 11th day of July, 2007


NOTARY PUBLIC

MY COMMISSION EXPIRES: 04/29/09
F07-1413
tbd



Morris & Assoc
Feed Ex