

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on March 28, 2005, William Paul Hale executed a Deed of Trust to Thomas F. Baker, IV as Trustee, on certain real property situated in Desoto County, Mississippi, to secure a debt owed to First Tennessee Bank National Association ("First Tennessee") and recorded in Book 2,189, Page 266, as amended by that certain Corrected Deed of Trust of record in Book 2,264, Page 272, as modified by that certain Modification of Deed of Trust of record in Book 2,421, Page 797, as modified by that certain Modification of Deed of Trust of record in Book 2,486, Page 700, as modified by that certain Modification of Deed of Trust of record in Book 114, Page 794, and as modified by that certain Forbearance, Cross-Collateralization, Cross-Default and Deed of Trust Modification Agreement of record in Book 2,660, page 44 and in Book 118, page 416, all references herein to recording in the DeSoto County, Mississippi, Chancery Court Clerk's office (collectively, the "Deed of Trust I"); and

WHEREAS, on March 28, 2005, William Paul Hale executed a Deed of Trust to Thomas F. Baker, IV as Trustee, on certain real property situated in DeSoto County, Mississippi, to secure a debt owed to First Tennessee and recorded in Book 2,189, Page 273, as modified by that certain Modification of Deed of Trust of record in Book 2,486, Page 698, as modified by that certain Modification of Deed of Trust of record in Book 114, Page 791 and as modified by that certain Forbearance, Cross-Collateralization, Cross-Default and Deed of Trust Modification Agreement of record in Book 2,660, page 44 and in Book 118, page 416, all references herein to recording in the DeSoto County, Mississippi, Chancery Court Clerk's office (collectively, "Deed of Trust II"); and

WHEREAS, on December 30, 2005, William Paul Hale executed a Deed of Trust to Thomas F. Baker, IV as Trustee, on certain real property situated in DeSoto County, Mississippi, to secure a debt owed to First Tennessee and recorded in Book 2,414, Page 21, as modified by that certain Modification of Deed of Trust of record in Book 2,486, Page 702 and that certain Modification of Deed of Trust of record in Book 2,522, Page 218 and as modified by that certain Forbearance, Cross-Collateralization, Cross-Default and Deed of Trust Modification Agreement of record in Book 2,660, page 44 and in Book 118, page 416, all references herein to recording in the DeSoto County, Mississippi, Chancery Court Clerk's office (collectively "Deed of Trust III"); and

WHEREAS, on June 2, 2006, William Paul Hale executed a Deed of Trust to Thomas F. Baker, IV, as Trustee, on certain real property situated in DeSoto County, Mississippi, to secure a debt owed to First Tennessee and recorded in Book 2,522, Page 210, and as modified by that certain Forbearance, Cross-Collateralization, Cross-Default and Deed of Trust Modification Agreement of record in Book 2,660, page 44 and in Book 118, page 416, all references herein to recording in the DeSoto County, Mississippi, Chancery Court Clerk's office ("Deed of Trust IV"). Deed of Trust I, Deed of Trust II, Deed of Trust III, and Deed of Trust IV are hereinafter referred to collectively as the "Deeds of Trust."

WHEREAS, said Deeds of Trust provide that a substitute trustee may be appointed; and

WHEREAS, First Tennessee is the owner and holder of the indebtedness secured by the Deeds of Trust heretofore described.

NOW, THEREFORE, First Tennessee Bank National Association, the true and lawful holder of the debt secured by said Deeds of Trust does hereby remove Thomas F. Baker, IV as Trustee and does hereby appoint R. Spencer Clift, III as Substitute Trustee, who is empowered to serve with all of the title, powers and duties of the original trustee named in said Deeds of Trust described above.

IN WITNESS WHEREOF, the said First Tennessee Bank National Association has caused this instrument to be executed this 11 day of September, 2007.

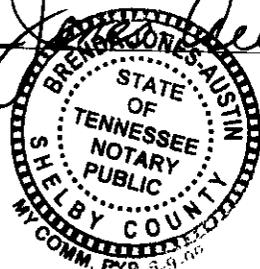
First Tennessee Bank National Association

By: Terry W. Smith  
Terry W. Smith, Loan Rehab Officer

STATE OF TENNESSEE  
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public within and for said State and County, duly commissioned and qualified, **Terry W. Smith**, with whom I am personally acquainted, who upon oath, acknowledged himself to be a Loan Rehab Officer with First Tennessee Bank National Association, the within named bargainor; and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation as such officer.

EXECUTED this 11<sup>th</sup> day of September, 2007.

Brenda Jones Austin  
Notary Public  


My Commission Expires:

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The following information is not a part of this instrument.

PROPERTY ADDRESS: Lot 2, Phase 2, Tackett Commercial Subdivision  
Southaven, Mississippi 38671

Lot 3, Phase 2, Tackett Commercial Subdivision  
Southaven, Mississippi 38671

MAIL TAX NOTICE TO: First Tennessee Bank National Association  
165 Madison Avenue  
Memphis, TN 38103

PREPARED BY: Baker, Donelson, Bearman, Caldwell and Berkowitz, PC  
First Tennessee Building, 20th Floor  
165 Madison Avenue  
Memphis, TN 38103  
(901) 526-2000