

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 21st day of September, 2001, **James M. Riva and wife, Tracey A. Riva**, executed a Deed of Trust to Lancelot L. Minor, III, as Trustee to Enterprise National Bank, as beneficiary, which Deed of Trust is recorded in the Chancery Clerk's Office of DeSoto County, Mississippi in **Book 1393, Page 604**; and said parties having entered into a Loan Modification Agreement dated June 28, 2002 and recorded in said Chancery Clerk's Office in **Book 1589, Page 574**; and said Deed of Trust conveys to the Trustee the following described property, to wit:

Lot 10, Section B, Pleasant Hill Estates Subdivision, in Section 12, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 16-17 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel No.: 2071120200001000

Property also known as: 5965 Rolling Hills Drive, Olive Branch, MS 38654

WHEREAS, **Cadence Bank, N.A., fka Enterprise National Bank**, the owner and holder of the indebtedness described in the Deed of Trust, has declared the said Deed of Trust due and payable, the said grantor having defaulted in the payment of the note as described in the Deed of Trust; and

WHEREAS, the original Trustee is now unable to act.

NOW, THEREFORE, **Cadence Bank, N.A., fka Enterprise National Bank**, by these presents, substitutes for Lancelot L. Minor, III, and in his place and stead substitutes, T. Robert Abney or Robert F. Uhlmann of Shelby County, Tennessee, as Substitute Trustee and the said Substitute Trustee is clothed with all powers granted to the Trustee in the Deed of Trust.

IN WITNESS, WHEREOF, **Cadence Bank, N.A., fka Enterprise National Bank**, through its duly authorized Senior Vice President, Tommy Williams, has executed this Substitution of Trustee Agreement this 28th day of January, 2008.

CADENCE BANK, N.A.

By: Tommy Williams
Tommy Williams, Sr. Vice President

STATE OF MISSISSIPPI

COUNTY OF Oktibbeha

Before me, the undersigned Notary Public in the State and County aforementioned, personally appeared Tommy Williams, with whom I am personally acquainted, and who, upon oath, acknowledges that he is the Sr. Vice President of Cadence Bank, N.A., the within named bargainer, and that as such Sr. Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained by the said Tommy Williams, subscribing thereto the name of the corporation by himself as Sr. Vice President.

WITNESS, my hand and notarial seal at office this 28th day of January, 2008.

Katrena Lynell Cox
NOTARY PUBLIC

My Commission Expires
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES OCT. 26, 2009

