

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 29, 2005, Dennis Sheppard, Joann Sheppard, Husband and Wife, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2210 at Page 345, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 109, Section B, Lexington Crossing Subdivision, in Section 2, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 78, Pages 32-33, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; an

WHEREAS, MorEquity, Inc. pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

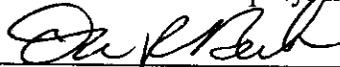
NOW THEREFORE, MorEquity, Inc., the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 18th day of February, 2008.

MorEquity, Inc.

By:



Title:

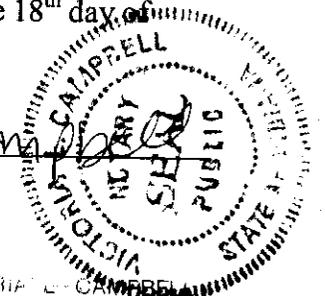
Dan R. Becker, Assistant Vice-President
Assistant Vice President

STATE OF INDIANA
COUNTY OF VANDERBURGH

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Dan R. Becker, personally known to me to be the Assistant Vice-President of the within named MorEquity, Inc., who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 18th day of February, 2008.

Victoria Campbell
Notary Public



My commission expires:

March 12, 2015

 VICTORIA CAMPBELL
NOTARY PUBLIC, STATE OF INDIANA
Resident of Vanderburgh County, IN
Commission Expires: March 12, 2015

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 07-1258

Index: Lot 109, Sec. B, Lexington Crossing Sub., S2, T2S, R6W, DeSoto Co., MS