

SUBSTITUTION OF TRUSTEE

WHEREAS on the 9th day of August, 2006, South Central Construction, LLC, executed a Deed of Trust to Thomas F. Baker, IV, as Trustee for the benefit of First Tennessee Bank National Association which Deed of Trust is recorded in Deed of Trust Book 2540 at page 520 in the office of the Chancery Clerk of DeSoto County, Mississippi, pertaining to the following described property situated in said county and State to-wit:

Lot 150, Section "B", Estates of Davis Grove Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded thereof in Plat Book 100, Pages 9-11, Chancery Clerk's Office, DeSoto County, Mississippi.

WHEREAS, under the terms of the said deed of trust, the lender or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place and stead of the Trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, First Tennessee Bank National Association is the holder of the note secured by the aforesaid Deed of Trust and now desire to substitute Michael K. Graves and William B. Palmertree at 2540 Highway 51 S., P.O. Box 276, Hernando, MS 38632 as Substitute Trustees in the place and stead of the said original Trustee named in the original deed of trust; and

NOW THEREFORE, First Tennessee Bank National Association does hereby nominate, appoint, and substitute Michael K. Graves and William B. Palmertree as Substitute Trustees in the aforesaid Deed of Trust in the place of the Trustee originally named or previously substituted therein, and Michael K. Graves and William B. Palmertree shall have the same authority, title and powers as the Trustee originally named or previously substituted in said Deed of Trust.

WITNESS THE SIGNATURE OF the undersigned, this the 9 day of July, 2008.



Terry Smith – Loan Rehabilitation Officer
First Tennessee Bank National Association

W.B.F.V.B

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STATE OF TENNESSEE
COUNTY OF SHELBY

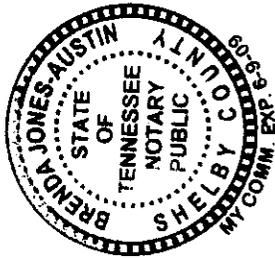
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, within my jurisdiction, the within named Terry Smith, who acknowledged that he is the Loan Rehabilitation Officer of First Tennessee Bank National Association, a banking institution, and that for and on behalf of said banking institution and as its free act and deed, he signed and delivered the above and foregoing Substitution of Trustee, having first been authorized to do so by First Tennessee Bank National Association for the purposes mentioned on the day and year therein mentioned

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 9th day of July, 2008.

Brenda Jones Austin
Notary Public

My Commission Expires:

6-9-09



PREPARED BY:

WILLIAM B. PALMERTREE
P. O. BOX 276
HERNANDO, MS 38632
662-429-5227