

SUBSTITUTION OF TRUSTEE

WHEREAS on the 23rd day of November, 2005, James R. McDonald, Jr., and wife, Brenda J. McDonald executed a Deed of Trust to T. Harris Collier, III, as Trustee for the benefit of Trustmark National Bank which Deed of Trust is recorded in Deed of Trust Book 2362 at Page 351 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:

SEE ATTACHED EXHIBIT "A"

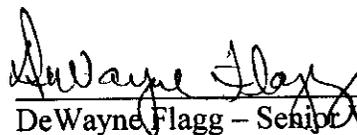
WHEREAS, under the terms of the said deed of trust, the lender or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place and stead of the Trustee named therein, at any time by writing duly signed and acknowledged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

WHEREAS, Trustmark National Bank is the holder of the note secured by the aforesaid Deed of Trust and now desire to substitute William B. Palmertree of Walker, Brown, Brown & Graves, P.A., 2540 Highway 51 South, P. O. Box 276, Hernando, MS 38632 as Substitute Trustee in the place and stead of the said original Trustee named in the original deed of trust; and

NOW THEREFORE, Trustmark National Bank does hereby nominate, appoint, and substitute William B. Palmertree as Substitute Trustee in the aforesaid Deed of Trust in the place of the Trustee originally named or previously substituted therein, 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 26th day of November, 2008.

TRUSTMARK NATIONAL BANK


DeWayne Flagg - Senior Vice-President

WAB

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, within my jurisdiction, the within named DeWayne Flagg, who acknowledged that he is the Senior Vice-President of Trustmark National Bank, and that for and on behalf of Trustmark National Bank 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 Trustmark National Bank for the purposes mentioned on the day and year therein mentioned

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 26th day of November, 2008.

Charlotte C. Gahagan
Notary Public

My Commission Expires:

12-20-2011

PREPARED BY:

WALKER, BROWN, BROWN & GRAVES, P.A.
P. O. Box 276
HERNANDO, MS 38632
662-429-5277



EXHIBIT A

PARCEL ONE:

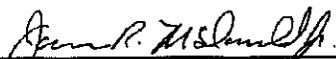
Those parcels of land which once constituted parts of the Old Hernando Town Lots, being parts of Lots 430 and 431 in Section 13, Township 3, Range 8 West, DeSoto County, Mississippi, as shown by the official map of said Town on file in the Chancery Clerk's office of said County and lying east of U.S. Highway No. 51. BEGINNING at a point which is the intersection of the right of way of U.S. Highway No. 51 and the southwest corner of the J.L. Kilgore property; thence south with the right of way of said Highway a distance of approximately 400 feet to the intersection of the Charles Word property with East right of way of Highway 51; thence along the north boundary of the Word property 200 feet more or less to a point, which is the northeast corner of the Word property; thence continuing east 30 feet more or less to a point in the west line of the Hernando Baptist Cemetery; thence north with the west line of said cemetery to the point where the west boundary line of the said cemetery intersects the south line of the J.L. Kilgore property; thence west with the south line of the Kilgore property approximately 300 feet to the point of beginning, intending to convey all that land owned by J.F. Conger lying East of Highway 51, south of the J.L. Kilgore property, west of the Hernando Baptist Cemetery and north of the Charles Word property. Lying in the SE 1/4.

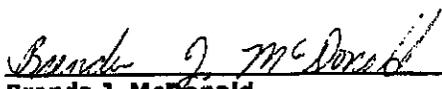
PARCEL TWO:

Description of a 0.87 acre lot located in Section 13; Township 3 South; Range 8 West; City of Hernando in DeSoto County, Mississippi.

Beginning at the northeast corner of Town of Hernando lot 341 as shown on the old town lot map of Hernando located in Section 13; Township 3 South; Range 8 West; thence north 84 degrees 46' west 124.10 feet along the north line of said town lot 341 to a point in the east right of way of Highway 51 (100 feet wide); thence south 503.50 feet along the east highway right of way to the southwest corner of the Southern Cycles lot, said point being a point 65 feet from the centerline of Highway 51 and being the point of beginning of the following lot; thence south 1 degree 30' east 118.86 feet along said right of way to the northwest corner of the Miss. Materials lot said corner being 400 feet north of the Charlie Word property line as called in deed; thence south 85 degrees 48' east 310.0 feet to the northeast corner of said Miss. Materials lot, said point being 400 feet north of the north line of the Charlie Word property line as called for in deed; thence north 3 degrees 19' east 121.73 feet along the west line of the Hernando Baptist Cemetery lot to a point in the south line of the Southern Cycles lot; thence north 86 degrees 25' west 320.0 feet to the point of beginning and containing 0.87 acres more or less. All bearings arc magnetic. Lying in the SE 1/4.

Signed for identification purposes on this the 23RD of November, 2005.


James R. McDonald, Jr.


Brenda J. McDonald