

SUBSTITUTION OF TRUSTEE

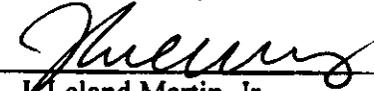
WHEREAS, on November 3, 2008, Randie Edyth Peeler Vandergrift Owens a/k/a Randie Owens and Carl Owens executed a Deed of Trust to John E. Tucker, Trustee for the benefit of GulfcO of Mississippi, Inc. d/b/a Tower Loan of Hernando, as recorded in the office of the Chancery Clerk of Desoto County, Mississippi, in Book 2,963 at Page 166, reference to which is hereby made, and,

WHEREAS, the aforesaid GulfcO of Mississippi, Inc. d/b/a Tower Loan of Hernando, has elected to substitute Marc K. McKay as Trustee in and for the above described Deed of Trust and the indebtedness secured thereby in lieu and in place of John E. Tucker, or any subsequent trustee.

NOW THEREFORE, **GULFCO OF MISSISSIPPI, INC. d/b/a Tower Loan of Hernando**, the present owner and holder of the above described Deed of Trust, acting by and through its duly authorized officers, does hereby substitute and appoint **MARC K. MCKAY** as Trustee in place of John E. Tucker, the original trustee, and any other subsequently named Trustee and does hereby confer upon the said Marc K. McKay, full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officer(s), this the 29th day of January, 2009.

**GULFCO OF MISSISSIPPI, INC. D/B/A TOWER
LOAN OF HERNANDO,**

By: 
J. Leland Martin, Jr.,
Secretary-Treasurer

STATE OF MISSISSIPPI:

COUNTY OF RANKIN:

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 29th day of January, 2009, within my jurisdiction, the within named J. Leland Martin, Jr., who acknowledged that he is the Secretary-Treasurer of Gulfeo of Mississippi, Inc., a Mississippi business corporation, d/b/a Tower Loan of Hernando, and that for and on behalf of the said corporation, and as its act and deed, he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

Jamie M. Ward
NOTARY PUBLIC



MY COMMISSION EXPIRES:

Prepared by:

Marc K. McKay
MCKAY LAWLER FRANKLIN & FOREMAN, PLLC
Attorneys at Law
Post Office Box 2488
Ridgeland, Mississippi 39158-2488
(601) 572-8778

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