

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 23, 2007, Gargis Homes, Inc. executed as Grantor a certain deed of trust to Charles N. Parrot, Adams and Reese LLP, with Regions Bank as Beneficiary, which deed of trust is recorded in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Deed of Trust Book 2723 at Page 154, re-recorded with corrections in the same office in Deed of Trust Book 3036 at Page 562, and which said deed of trust conveyed to the Trustee the following described property, situated in the City of Olive Branch, County of DeSoto, State of Mississippi, to-wit:

Lot 23, Phase I, Robinson Crossing, PUD, situated in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, default having been made in the terms and conditions of said deed of trust, Regions Bank, the owner and holder of the indebtedness described in said deed of trust, has declared the entire amount of said indebtedness due and payable; and

WHEREAS, the Trustee named in the said deed of trust is now unwilling or unable to act;

NOW, THEREFORE, BY THESE PRESENTS, Regions Bank hereby substitutes for Charles N. Parrot, Adams and Reese LLP, and in his/their place and stead, J. Stanley McNeese of Marshall County, Mississippi, as Substituted Trustee, and the said Substituted Trustee is clothed with all powers granted to the Trustee in the said deed of trust.

IN WITNESS WHEREOF, Regions Bank, acting by and through its duly authorized officer, has executed this Substitution of Trustee on this the 9 day of June, 2009.

REGIONS BANK

By: Aubrey T. Earnheart
Aubrey T. Earnheart, Vice President

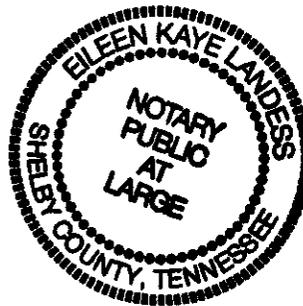
STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, the undersigned Notary Public of the State and County aforesaid, personally appeared Aubrey T. Earnheart, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be the Vice President of Regions Bank, the within named bargainor, a banking association, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as such Vice President.

WITNESS my hand and official seal this 9 day of June, 2009.

Eileen Kaye Landess
Notary Public

MY COMMISSION EXPIRES:
My Commission Expires February 1, 2012



* Prepared by + Returns:
J. Stanley McNeese
2515 Corporate Centre Dr
Germantown, TN 38138