

Prepared By:  
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**APPOINTMENT OF SUBSTITUTE TRUSTEE**

**GRANTOR :**

BancorpSouth Bank  
2778 West Jackson Street  
P.O. Box 789  
Tupelo, MS 38803  
TELEPHONE NO. (662) 678-7580

**TO :**

**GRANTEE :**

Kenneth E. Stockton  
5 West Commerce Street  
Hernando, Mississippi 38632  
Telephone No. (662) 429-3469

**THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS :**

Lot 2174, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

By way of explanation, Grantors spouse, James. H. McDowell, departed this life on June 15, 1995, in Shelby County, Tennessee, while and adult resident of DeSoto County, Mississippi.

*Stockton*

WHEREAS, on June 22, 1999, Elizer J. McDowell  
executed and delivered to Frank A. Riley  
 as Trustee for BancorpSouth Bank, a certain  
 Deed of Trust securing a Promissory Note in the original principal sum of \$ 62,600.00 and  
 payable to the order of BancorpSouth Bank; said Deed of  
 Trust was recorded in/as Book 1124, Page 0650  
 in the Office of the Chancery Clerk of DeSoto County, Mississippi, to  
 which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and  
 the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of  
 Trust.

NOW, THEREFORE, BancorpSouth Bank, the legal owner and holder of said Note, does hereby  
 declare immediately due and payable the total amount of unmatured principal, together with accrued  
 interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for  
 reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute  
 Kenneth E. Stockton as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate  
 delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said  
 Deed of Trust in accordance with the terms and provisions therein.

