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STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on the 27th day of April, 2001, Curtis James Richardson and wife, Frances Richardson executed a deed of trust in favor of Thomas F. Baker IV, Trustee, for the benefit of the owner and holder of a certain indebtedness, First Tennessee Bank National Association.

Said deed of trust is of record in Deed of Trust Book 1339 at Page 0491 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")

**Indexing Instructions:** BEING A PART OF THE SOUTHEAST QUARTER OF SECTION 5,  
TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY,  
MISSISSIPPI

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Thomas F. Baker IV, as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Thomas F. Baker IV, or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and

Curtis James Richardson  
5375 Bent Road, Southaven, MS 38671  
Loan No. xxxxxxxxxxxx4222

to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 15<sup>th</sup> day of May, 2012.

First Tennessee Bank National Association

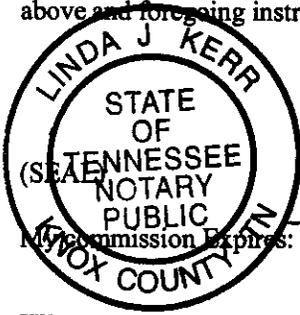
By: Angie Howard

Name & Title: Angie Howard - Foreclosure Specialist

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STATE OF Tennessee  
COUNTY OF Knox

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 1st day of May, 2012, within my jurisdiction, the within named Angie Howard, duly identified before me, who acknowledged that he/she is Foreclosure Specialist of First Tennessee Bank National Association, and that for and on behalf of said corporation, and as its act and deed and that in said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.



Linda J. Kerr  
Notary Public

**EXHIBIT "A"**

BEGINNING AT A POINT THAT IS NORTH 01 DEGREES 09' 40" EAST A DISTANCE OF 1,325.70 FEET AND SOUTH 89 DEGREES 29' 47" WEST A DISTANCE OF 979.78 FEET FROM THE SOUTHEAST CORNER OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, SAID POINT BEING MARKED WITH AN IRON PIN; THENCE SOUTH 89 DEGREES 29' 47" WEST A DISTANCE OF 175.19 FEET TO A POINT MARKED WITH AN IRON PIN; THENCE NORTH 01 DEGREES 09' 40" EAST A DISTANCE OF 490.62 FEET TO A POINT ON THE SOUTH RIGHT OF WAY OF BENT ROAD; THENCE ALONG SAID RIGHT OF WAY ALONG A CURVE TO THE RIGHT WITH A DELTA ANGLE OF 35 DEGREES 51' 27", A RADIUS OF 319.00 FEET, AND AN ARC LENGTH OF 199.64 FEET TO A POINT MARKED WITH AN IRON PIN; THENCE SOUTH 01 DEGREES 09' 40" WEST A DISTANCE OF 396.60 FEET TO THE POINT OF BEGINNING, CONTAINING 1.83 ACRES, MORE OR LESS.

INDEXING INFORMATION: BEING A PART OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

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