

Indexing purposes: metes and bounds

**SUBSTITUTION OF TRUSTEE**

WHEREAS, Joseph L. Martz and Barbara H. Martz, husband and wife executed a deed of trust dated November 10, 1997, in favor of John W. Byrd, Trustee(s), for the benefit of the owner and holder of a certain indebtedness, Bartlett Mortgage, Inc..

Said deed of trust is of record in Deed of Trust Book 950 Page 638 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

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

WHEREAS, the undersigned owner and legal holder of said indebtedness does hereby desire Arnold M. Weiss to act as trustee in the place and stead of John W. Byrd or any subsequently appointed Substitute Trustee, as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said Arnold M. Weiss as Substitute Trustee in the place and stead of the said John W. Byrd or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said undersigned owner and legal holder has further requested the said Arnold M. Weiss, Substitute Trustee under said deed of trust, to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of Trust as though the said Arnold M. Weiss had been originally appointed as Trustee hereunder.

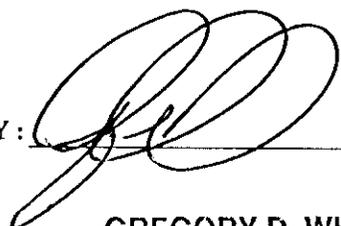
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or 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 14 day of September, 1999.

Ocwen Federal Bank, FSB

ATTEST:

BY: \_\_\_\_\_



**GREGORY D. WHITWORTH**  
Director, Default Servicing  
Senior Counsel

MAIL TO:  
THIS INSTRUMENT PREPARED BY:  
Arnold M. Weiss  
Attorney at Law  
208 Adams Avenue  
Memphis, TN 38103  
(901) 526-8296

*man*  
*to*

STATE MS. - DESOTO CO.  
FILED  
SEP 28 1 28 PM '99

BK 1152 PG 428  
W.F. B. CLK.

STATE OF Florida  
COUNTY OF Palm Beach

Personally appeared before me, the undersigned authority in and for the said county and state, on

this 14 day of September, 1999, within my jurisdiction, the within named

**GREGORY D. WHITWORTH**

Director, Default Servicing and \_\_\_\_\_  
Senior Counsel before me, who

**GREGORY D. WHITWORTH**

acknowledged that they are Director, Default Servicing and  
Senior Counsel

respectively of, Cowen Federal Bank, FSB  
and that for and on behalf of said

corporation, and as its act and Deed as attorney in fact for  
Aurora Loan Service, Inc. and that

in said representative capacity, they executed the above and foregoing instrument, after first having been duly

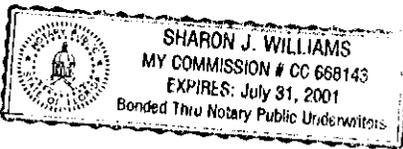
authorized so to do.

Sharon J. Williams  
Notary Public

My commission Expires:

7/31/2001

( affix official seal here )



LIMITED POWER OF ATTORNEY

Aurora Loan Services, Inc. (hereinafter called "Prior Servicer") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact as it relates to certain mortgage loans transferred to Ocwen under Special Servicer provisions of certain servicing agreements executed from time to time and to act in the name, place and stead of Prior Servicer for the purposes set forth below.

\* 601 5th AVE., Scottsbluff, NE

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

\* 1685 Palm Beach Blvd. 69361 W. Palm Beach, FL

- 1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver Affidavits of Debt, Substitutions of Trustee, Substitutions of Counsel, Non-Military Affidavits, Notices of Recission, Foreclosure Deeds, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift Stays, and other documents or notice filings on behalf of Prior Servicer in connection with foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Prior Servicer.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of Prior Servicer not described herein.

Dated: 3/24, 1999.

Aurora Loan Services Inc

Witness:

Michelle DeFerdante Name:

Mindy Ford Name:

Name: Regina Lashley Title: Vice President



NOTARIES & RETURN TO Court Emblems, Inc 300 Rector Place New York, NY 10280

State of Nebraska )

SS:

County of Scotts Bluff )

Before me, Susan J. Green a Notary Public in and for the jurisdiction aforesaid, on this 24th day of March, 1999, personally appeared Regina Lashley and who is personally known to me (or sufficiently proven) to be a Vice President of Aurora Loan Services Inc and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 24th day of March, 1999.

Susan J. Green

My Commission Expires: March 28, 1999

