

Index: Lot 126, Section "A" Revised, Lakewood Estates Subd., Desoto County,
MS

Return to: Phyllis E. Mays, P.A., 660 Katherine Dr., S301, Jackson, MS 39232

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 20, 2000, Herman Wayne Brown and Robbie Brown executed a deed of trust to Michael P. Lee, Trustee for Centex Home Equity Corporation, which deed of trust is recorded in Deed of Trust Book 1250 at Page 794, in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said deed of trust; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above;

NOW, THEREFORE, the undersigned, does hereby appoint and substitute Phyllis M. Grayson as Trustee in said deed of trust, the said Phyllis M. Grayson to have all the rights, powers and privileges of the Trustee named in said deed of trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be

STATE MS. - DESOTO CO.
FILED

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BK 1686 PG 504
W.E. DAVIS CH. CLK.

signed on this, the 25th day of March, 2003.

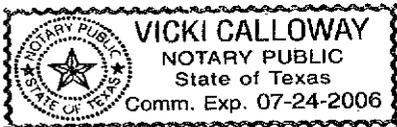
CENTEX HOME EQUITY CO., L.L.C.

BY [Signature]
ITS Senior Vice President

STATE OF TEXAS
COUNTY OF Dallas

PERSONALLY APPEARED before me, the undersigned authority in and for the jurisdiction aforesaid, Mike Rankin, who acknowledged to me that he is Senior Vice President, of CENTEX HOME EQUITY CO., L.L.C., and that he signed and delivered the above and foregoing Substitution of Trustee on behalf of CENTEX HOME EQUITY CO., L.L.C., after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 25th day of March, 2003.



[Signature]
NOTARY PUBLIC

My Commission Expires: _____

Prepared by:
Phyllis E. Mays, P.A., 660 Katherine Drive, Ste. 301, Jackson, MS 39232
601-664-1001