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STATE MS.-DESOTO CO. *MC MC*
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Assignment of Deed of Trust

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PROPERTY: 474 Ludlow Drive
Hernando, MS 38632

For the value received, nBANK, N.A., a lending institution with its principal place of business at 1255 Lakes Parkway, Bldg. 200, Suite 201, Lawrenceville, GA 30043, by and through its duly authorized representatives hereinafter named, does hereby transfer, set over, assign, and convey unto COUNTRYWIDE HOME LOANS INC., whose address is 8501 Fallbrook Avenue, MS: WH-50M, West Hills, CA 91304, its successors and assigns, that certain Deed of Trust executed by THOMAS W. BRAY, as husband and wife DANA E. BRAY and recorded in Trust Book 1858 Page 560, and subsequently Assigned to NBANK, N.A. and recorded in Book 1863 Page 597 of the official records of said DESOTO County, together with the real property therein described and the Note thereby secured does hereby and empower the said COUNTRYWIDE HOME LOANS, INC., its successors and assigns to exercise all the rights, powers and privileges conferred by said security instrument and Note in as full and ample a manner as the undersigned is authorized and empowered to exercise the same.

The undersigned further covenants that it is the legal and equitable owner of said Note and Deed of Trust, with full power to seal and assign the same; that it has executed no release, discharge, satisfaction or cancellation of said Deed of Trust; that it has executed no release of any portion of the security described in said Deed of Trust, and that it has executed no instrument of any kind affecting the Deed of Trust, or the Note or the liability of the maker thereof.

WITNESS OUR HAND AND SEAL THIS DAY, DECEMBER 26, 2003.

Katie Perment
Witness - *Katie Perment*
Stephanie Sanders
Witness - *Stephanie Sanders*

NBANK, N.A.
Carol Lummus
By: Carol Lummus
Title: Senior Vice President



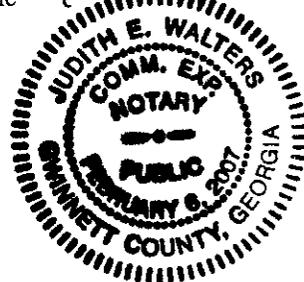
STATE OF GEORGIA
COUNTY OF GWINNETT

Before me, the undersigned authority, a Notary Public of the state and county aforesaid, personally appeared Carol Lummus, Senior Vice President, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the Senior Vice President of nBANK, N. A., the within bargainer, a corporation, and that she as such Senior Vice President executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by herself as Senior Vice President.

Witness my hand and seal at office this day, September 3, 2003.

Judith E. Walters
Notary Public

My Commission Expires:



Notary Seal