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CORRECTED
APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on August 28, 1998, Gena Vinson and John Vinson executed and delivered to K. Brian Hay as Trustee for COMMONPOINT MORTGAGE, a certain Deed of Trust securing a Promissory Note in the principal sum of \$67,687.00 payable to the order of CommonPoint Mortgage; said Deed of Trust is recorded in Book ~~XXXXX XXXX~~ * of 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

* 1038 at Page 464

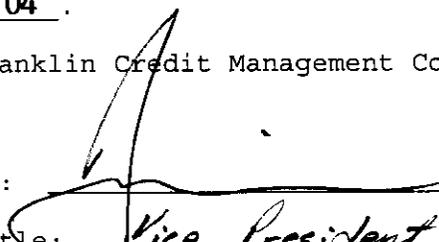
WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

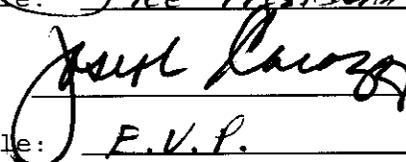
NOW, THEREFORE, Franklin Credit Management Corporation, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee therein, 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.

IN WITNESS WHEREOF, Franklin Credit Management Corporation has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of April, 2004.

Franklin Credit Management Corporation

*W*corrected to reflect proper book and page of Deed of Trust recording)

By: 
Title: Vice President

STATE MS.-DESOTO CO. *mc* By: 
Title: E.V.P.

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BK 1997 PG 566
W.E. DAVIS CH. CLK.

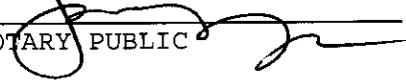
STATE OF New York)
) ss
COUNTY OF New York)

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of April, 2004, within my jurisdiction, the within named DeWane Chen and Joseph Cervera, respectively, of Franklin Credit Management Corporation, and that for and on behalf of the said entity as its Vice President and E. Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 22 day of April, 2004.

My Commission Expires:


NOTARY PUBLIC

JIMMY YAN
Notary Public, State of New York
No. 01YA6059212
Qualified in Bronx County
Commission Expires May 29, 2007

Gena Vinson and John Vinson
DHGW No. 22081H
THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000