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CHANCERY CLERK

INDEXING INSTRUCTIONS:

LOT 88, SECTION D, FOREST HILL, SECTIONS 7 & 8, T-2-S, R-5-W,
DESOTO COUNTY, MISSISSIPPI
SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 22 day of NOVEMBER, 2000,
WILLARD A. HAMPTON, A MARRIED MAN, AND WIFE ANGELIA M.** executed
a Deed of Trust to EMMETT JAMES HOUSE AND BILL R. MCLAUGHLIN
Trustee for the use and benefit of UNION PLANTERS BANK, NATIONAL ASSOCIATION
beneficiary, which Deed of Trust is on file and of record in the office of
the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 1271
at Page 366, thereof, and

** Hampton

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;
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

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute
Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau to have all rights, powers and privileges
granted the Trustee in said Deed of Trust.

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 to convey title to said Foreclosed property to the
SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY
OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The
statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to
Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence
in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and
empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly
authorized officers on this 6th day of July, 2004.

*BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF
ASSET-BACKED CERTIFICATES, SERIES 2003-3

[Signature]
BY: BRANDON KIRKHAM, 1ST VICE PRESIDENT

STATE OF TEXAS
COUNTY OF: COLLIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, BRANDON KIRKHAM, known personally to me to be the _____
1ST VICE PRESIDENT of the within named *

_____ and that (s) he executed
and delivered the within and foregoing instrument on the day and year therein mentioned for and on
behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been
first duly authorized so to do.

WITNESS my signature and official seal on this, the 6th day of July, 2004.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:

STATE MS.-DESOTO CO.

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