

INDEXING INSTRUCTIONS:  
Section 26, T1S, R6W, DeSoto County, MS

EMC/Hearn/2091296

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on **September 14, 1999, Richard D. Hearn, Sr. and Virginia Hearn**, executed a Deed of Trust to **American Title Company**, Trustee for the use and benefit of **IMC Mortgage Company**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeDoto County, Mississippi, in Deed of Trust Record Book **1155** at Page **282** thereof; and

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

WHEREAS, under the terms of said Deed of Trust the lender 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

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 whomsoever 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 of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

STATE MS. - DESOTO CO  
OCT 25 1 47 PM '04

BK 2092 PG 491  
CH. CLK.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 18th day of OCTOBER, 2004.

EMC Mortgage Corporation, as Agent  
and Attorney-in-Fact for Deutsche Bank National  
Trust Company f/k/a Bankers Trust Company of  
California, N.A., as Trustee for the Benefit  
of Certificateholders of Bear Stearns Asset  
Backed Securities, Inc., Asset Backed Certificates,  
Series 2000-1

BY: Mary Jacque Thompson  
Mary Jacque Thompson,  
Assistant Vice President

STATE OF Texas

COUNTY OF Dallas

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Mary Jacque Thompson who acknowledged to me that she is Assistant Vice President of EMC Mortgage Corporation, Agent and Attorney-in-Fact for Deutsche Bank National Trust Company f/k/a Bankers Trust Company of California, N.A., as Trustee for the Benefit of Certificateholders of Bear Stearns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2000-1, and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of, EMC Mortgage Corporation, Agent and Attorney-in-Fact for Deutsche Bank National Trust Company f/k/a Bankers Trust Company of California, N.A., as Trustee for the Benefit of Certificateholders of Bear Stearns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2000-1 after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 18th day of OCTOBER, 2004.

Diane Keener  
NOTARY PUBLIC

My Commission Expires:

7/28/07

PREPARED BY AND RETURN TO:

ADAMS & EDENS

Foreclosure Department

A Professional Association

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BRANDON, MISSISSIPPI 39043

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