

WHEN RECORDED, RETURN TO:
PNC Bank, NA
Attn: Collateral Control
2730 Liberty Avenue
Pittsburgh, PA 15222

PREPARED BY:
PNC Bank
2730 Liberty Avenue
Pittsburgh, PA 15222
412-762-6868

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ASSIGNMENT OF DEED OF TRUST

THIS ASSIGNMENT OF DEED OF TRUST IS MADE AS OF THE 9th day of December, 2004 between American Express Bank, FSB, 4315 South, 2700 West, Salt Lake, UT 84184 ("Assignor") and PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222 ("Assignee").

Assignor is the holder of a certain deed of trust given and executed by Myra Jean Colvin; unmarried to American Express Bank, FSB, dated the 9th day of December, 2004, recorded in Book 2141, No. _____, Page 364, etc. (The "Deed of Trust"), given to secure the payment of a note of even date thereof in the principal amount of 13,000.00 dollars with interest, etc. (the "Note"), and secured upon all that certain real property located at 4101 Sidel Hill Drive, Olive Branch, MS. 38654.

Assignor now desires to transfer all of its rights under the Deed of Trust to Assignee.

NOW THEREFORE, for good and valuable consideration paid by Assignee to Assignor at the time of the execution hereof, the receipt and sufficiency of which is hereby acknowledged, Assignor does hereby grant, bargain, sell, assign, transfer and set over unto Assignee, his heirs, executors, administrators and assigns all rights of Assignor under the Note and the Deed of Trust, and all moneys, principal and interest due thereon, together with all rights, remedies and incidents thereunto belonging, and all Assignor's right, title, interest, property, claim and demand in and to the same.

TO HAVE, hold, receive and take all and singular the hereditaments and premises hereby granted and assigned, or mentioned and intended so to be, with the appurtenances, unto the said Assignee, his heirs, executors, administrators and assigns, to and for his and their only proper use and benefit forever.

IN WITNESS WHEREOF, Assignor has signed this Assignment as of the day and date first written above.

WITNESS:

AMERICAN EXPRESS BANK, FSB

John Bolish
John Bolish

By: W J Petrina (Seal)
W J Petrina, Assistant Vice President

Loretta Zak
Loretta Zak

COMMONWEALTH OF PENNSYLVANIA)
County of Allegheny) SS

On January 4, 2005, before me, the undersigned notary public in and for this state and county, personally appeared W J Petrina who is acknowledged to be the Assistant Vice President of AMERICAN EXPRESS BANK, FSB, and stated that as such officer being authorized to do, and executed the foregoing instrument for the purpose therein contained, for and on behalf of the corporation.

In witness whereof, I have set my hand and official seal.

Darlene Jermalowski (Seal)
Notary Public in and for the Commonwealth
of Pennsylvania

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Darlene Jermalowski, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires July 22, 2006
Member, Pennsylvania Association of Notaries

EXHIBIT "A" LEGAL DESCRIPTION

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LOT 71, PHASE I, COLLEGE PARK SUBDIVISION, IN SECTION 11, TOWNSHIP 2 SOUTH, RANGE 6 WEST DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 79, PAGE 30, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.