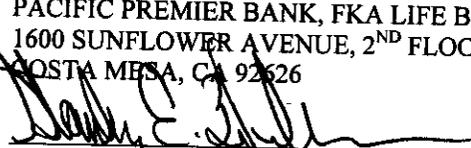


[WHEN RECORDED MAIL TO]
PACIFIC PREMIER BANK, FKA LIFE BANK
1600 SUNFLOWER AVENUE, 2ND FLOOR
COSTA MESA, CA 92626


Prepared By: STANLEY E. WILLIAMS
Loan: 01-629218-14

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas TERRELL BLACK AND PATRICIA BLACK, HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor under that certain Deed of Trust dated SEPTEMBER 5, 1997 and recorded on SEPTEMBER 12, 1997 in the office of the County Recorder of DESOTO County, Mississippi, as Instrument Number N/A in Book 0934 Page 0182.

Property Address: 7654 STONEY CREEK COVE, SOUTHAVEN MS, 38671
Legal Description: ATTACHED HERETO AS EXHIBIT "A"
Tax ID #: NOT REQUIRED WITH RELEASE

Whereas, the undersigned, PACIFIC PREMIER BANK F.S.B, FKA LIFE BANK as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of original Trustee now therefore, the undersigned hereby substitutes Pacific Premier Bank, as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

Dated: MARCH 15, 2005

PACIFIC PREMIER BANK F.S.B FKA LIFE BANK

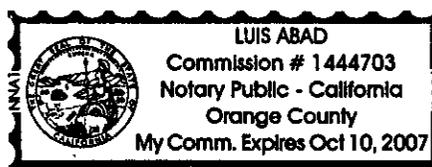
By: 
TAMARA L. MADSEN
Vice President; Loan Service Department

STATE OF CALIFORNIA
COUNTY OF ORANGE

On MARCH 25, 2005 before me, LUIS ABAD, Notary Public, personally appeared TAMARA L. MADSEN personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


Notary Public: LUIS ABAD
Commission expires: OCTOBER 10, 2007



LOT 1777, SECTION I, GREEN BROOK SUBDIVISION, SECTION 30, TOWNSHIP 1 SOUTH,
RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 11, PAGES 23, AND 24, IN
THE DESOTO COUNTY CHANCERY CLERK'S OFFICE, TO WHICH PLAT REFERENCE IS
HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.