

This document was prepared by Emily Kaye Courteau, 2309 Oliver Road
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INDEXING INSTRUCTIONS:

Lot 182, Sec. E, Southern Trace S/D, Sec. 28, T 1 S, R 7 W, DeSoto
Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 5th day of December, 2003, William J. Downer and Donna Downer, his wife executed a Deed of Trust to William H. Glover, Jr. Trustee for the use and benefit of Wells Fargo Home Mortgage, Inc. 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 1888 at Page 42, thereof, and

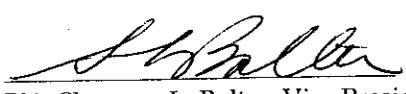
WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

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

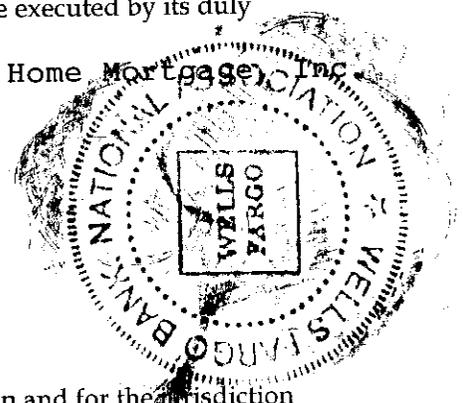
NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 30th day of June, 2005
*Wells Fargo Bank, N.A., s/b/m to Wells Fargo Home Mortgage, Inc.



BY: Shannon L. Balter, Vice President Loan Documentation



STATE OF South Carolina
COUNTY OF: York

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Shannon L. Balter known personally to me to be the VP Loan Documentation 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 30th day of June, 2005.


NOTARY PUBLIC

MY COMMISSION EXPIRES:

downer/F05-1081/ad

