

This document was prepared by Morris & Associates, 2309 Oliver Road  
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 168, Section C, Fairfield Meadows, Sect 32, T-1-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 8th day of November, 2002, Shaquita Rice executed a Deed of Trust to Bridgeforth Buntin, Trustee for the use and benefit of New Century Mortgage Corporation 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 at Book 1602 at Page 188; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced 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 of 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 28th day of July, 2005

Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of February 1, 2003, Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2

*Debra Lyman*  
BY: **DEBRA LYMAN**  
VICE PRESIDENT

\*Litton Loan Servicing LP  
Attorney in Fact

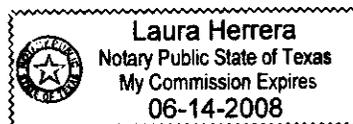
STATE OF Texas  
COUNTY OF Harris

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, DEBRA LYMAN known personally to me to be the VICE PRESIDENT of the within named Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of February 1, 2003, Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2 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 28 day of July, 2005

*Laura Herrera*  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
F05-1214  
ad



**RECORD 2nd**

*Morris Assoc Fedex*

RECORDING REQUESTED BY  
 AND WHEN RECORDED MAIL TO  
 LITTON LOAN SERVICING LP  
 4828 Loop Central Drive  
 Houston, Texas 77081  
 Attn: Amanda Miller  
 348-330-9020

PP  
 P1  
 P2

### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States and having its principal place of business at 1761 E. St. Andrew Place, Santa Ana, California 92705-4934, as Trustee (the "Trustee") pursuant to the Agreements listed on the attached Addendum (the "Agreements"), together with the Servicer Resignation, Appointment, Assumption and Amendment Agreement dated December 1, 2004 among Litton Loan Servicing LP (the "Servicer") and each party thereto, hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements for the purpose of performing all acts and executing all documents in the name of the Trustee as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Litton Loan Servicing LP is acting as Servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

Provident - Deutsche Bank POA w/ Addendum

Handwritten: *Handwritten name and address*

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of a deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above.
  
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
  
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement or personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of the date hereof.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreements, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company or Bankers Trust Company of California, N.A., then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.



Addendum

- 925 1. Securitized Asset Backed Receivables LLC Trust 2004-NC1, Mortgage Pass-Through Certificates, Series 2004-NC1
- 926 2. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-AM2, Mortgage Pass-Through Certificates, Series 2002-AM2
- 927 3. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE2, Mortgage Pass-Through Certificates, Series 2002-HE2
- 928 4. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-AM3, Mortgage Pass-Through Certificates, Series 2002-AM3
- 933 5. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC4, Mortgage Pass-Through Certificates, Series 2002-NC4
- 934 6. Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC5, Mortgage Pass-Through Certificates, Series 2002-NC5
- 935 7. Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC2, Mortgage Pass-Through Certificates, Series 2003-NC2
- 936 8. Morgan Stanley Dean Witter Capital I Inc. Trust 2003-NC3, Mortgage Pass-Through Certificates, Series 2003-NC3
- 937 9. Morgan Stanley Capital I Inc. Trust 2003-NC4, Mortgage Pass-Through Certificates, Series 2003-NC4
- 940 10. Morgan Stanley ABS Capital I Inc. Trust 2003-NC8, Mortgage Pass-Through Certificates, Series 2003-NC8
- 943 11. Morgan Stanley ABS Capital I Inc. Trust 2002-HE3, Mortgage Pass-Through Certificates, Series 2002-HE3
- 944 12. Morgan Stanley ABS Capital I Inc. Trust 2003-HE1, Mortgage Pass-Through Certificates, Series 2003-HE1
- 949 13. Home Equity Loan Asset-Backed Certificates, Series 1997-1
- 951 14. Home Equity Loan Asset-Backed Certificates, Series 1997-2
- 952 15. Home Equity Loan Asset-Backed Certificates, Series 1997-3
- 953 16. Home Equity Loan Asset-Backed Certificates, Series 1997-4
- 954 17. Home Equity Loan Asset-Backed Certificates, Series 1998-1
- 955 18. Home Equity Loan Asset-Backed Certificates, Series 1998-2
- 956 19. Home Equity Loan Asset-Backed Certificates, Series 1998-3
- 957 20. Home Equity Loan Asset-Backed Certificates, Series 1998-4