

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 28, 2002, Emmit London, unmarried person, and Delma Payne, unmarried person, executed a certain deed of trust to Lem Adams III, Trustee for the benefit of WMC Mortgage Corp., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1488 at Page 786, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 908, Section C, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 19-22, in the Office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, JPMorgan Chase Bank, N. A., as Trustee successor in interest to Bank One, N. A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3 pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

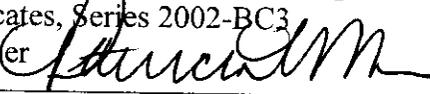
NOW THEREFORE, JPMorgan Chase Bank, N. A., as Trustee successor in interest to Bank One, N. A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid 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 and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested 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.

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WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 12 day of October, 2006.

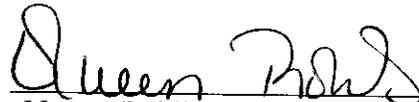
JPMorgan Chase Bank, N. A., as Trustee
successor in interest to Bank One, N. A., as
Trustee for Structured Asset Securities
Corporation, Amortizing Residential
Collateral Trust, Mortgage Pass-Through
Certificates, Series 2002-BC3

By: Patricia A. Miner 
Title: Default Servicing Manager

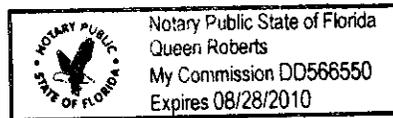
STATE OF Florida
COUNTY OF Orange

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Patricia Miner, personally known to me to be the Default Serv. Manager of the within named JPMorgan Chase Bank, N. A., as Trustee successor in interest to Bank One, N. A., as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC3, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 12 day of October, 2006.


Notary Public

My commission expires:
8/28/2010



Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
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(601) 981-9299
S&M# 06-1195

Index: Lot 908, Sec C, Southaven Sub, Sec 23, T1S, R8W, DeSoto Co., MS