

INDEXING INSTRUCTIONS: Lot 22, Phase I, Blue Lake Springs Subdivision, in Section 32, Township 2 South, Range 9 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 8, 2005, Jennifer L. Craig and Allen Craig, executed a Deed of Trust to Stewart Title, Trustee for the use and benefit of Challenge Financial Investor Corp which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, 17th Judicial District, Mississippi, in Deed of Trust Record Book 2240, Page 240 thereof; describing the following property:

Lot 22, Phase I, Blue Lake Springs Subdivision, in Section 32, Township 2 South, Range 9 West, as shown on plat of record in Plat Book 47, Page 25, in the Chancery Records of DeSoto County, Mississippi, to which plat reference is hereby given for a more particular description of said property. Being the same property conveyed herein by Warranty Deed recorded simultaneously herewith in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

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 **WELLS FARGO BANK, NATIONAL ASSOCIATION**, its successors and assigns. 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 same.

NOW THEREFORE, the undersigned does hereby appoint and substitute Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust, the said Priority Trustee Services of Mississippi, L.L.C., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 28 day of August, 2006.

~~POWER OF ATTORNEY ATTACHED AS EXHIBIT A~~

WELLS FARGO BANK, NATIONAL ASSOCIATION

By: Susan C. Johnson BY CHASE HOME FINANCE LLC AS ATTORNEY-IN-FACT

~~POWER OF ATTORNEY ATTACHED AS EXHIBIT~~

Its Susan C. Johnson

Vice President

STATE OF ~~MISSISSIPPI~~
COUNTY OF ~~DE SOTO~~

California, San Diego

~~SP~~ successor by merger to Chase Manhattan Mortgage Corporation

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Susan C. Johnson, known personally to be the Vice President of the within named, WELLS FARGO BANK, NATIONAL ASSOCIATION, and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 28 day of August, 2006.

Shirin Shahidi
NOTARY PUBLIC

My Commission Expires: May 10, 2009



Prepared by and Return To:

PRIORITY TRUSTEE SERVICES OF MISSISSIPPI, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329

EXHIBIT A

WHEN RECORDED MAIL TO:
CHASE HOME FINANCE LLC
RECONVEYANCE DEPT.
10790 RANCHO BERNARDO ROAD
SAN DIEGO, CA 92127

PREPARED BY:
WELLS FARGO BANK, N.A.
ATTN: K. DEAN
9062 OLD ANNAPOLIS ROAD
COLUMBIA, MD 21045

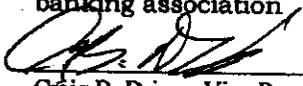
LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A., F/K/A Norwest Bank Minnesota, N.A. (the "Company") hereby irrevocably constitutes and appoints Chase Home Finance LLC, ("Chase"), as successor by merger to Chase Manhattan Mortgage Corporation, and any officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the Company or in its own name, from time to time in Chase's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and, without limiting the generality of the foregoing, the Company hereby gives Chase the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and Servicing Agreements attached hereto as Exhibit A :

- (A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Chase or as Chase shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance);
- (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds and other instruments conveying real property, and such other documents as Chase deems necessary to carry out its obligations to service the mortgage loans;
- (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans;
- (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and
- (E) generally, to do, at Chase's option, at any time, and from time to time, all acts and things which Chase deems necessary to protect, preserve or realize upon the loans and the liens thereon and to effect the intent of the Agreement, all as fully and effectively as the Company might do.

DATED this 29th day of December, 2005.

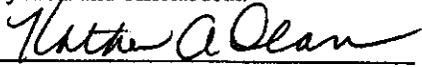
WELLS FARGO BANK, N.A. a national
banking association

By: 
Its: Craig B. Driver, Vice President

STATE OF MARYLAND
COUNTY OF HOWARD

On this 29th day of December, 2005 before me, the undersigned, a notary public, personally appeared Craig B. Driver, Vice President of Wells Fargo Bank, N.A., a national banking association, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her authorized capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the Instrument.

WITNESS my hand and official seal.

Signature 
Kathleen A. Dean, Notary Public,
My Commission expires 2/01/2009

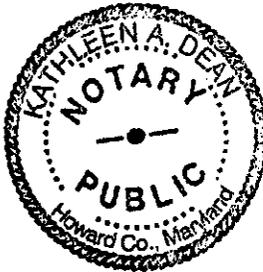


EXHIBIT A**Pooling and Servicing Agreements
Between**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2003-1
Mortgage Loan Asset Backed Certificates, Series 2003-1**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2003-2
Mortgage Loan Asset Backed Certificates, Series 2003-2**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2003-3
Mortgage Loan Asset Backed Certificates, Series 2003-3**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2004-1
Mortgage Loan Asset Backed Certificates, Series 2004-1**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2004-3
Mortgage Loan Asset Backed Certificates, Series 2004-3**

**Aegis Mortgage Corporation and Chase Home Finance LLC as successor by merger to Chase Manhattan Mortgage Corporation
Aegis Asset Backed Securities Trust 2004-4
Mortgage Loan Asset Backed Certificates, Series 2004-4**