

This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

03 4/16/07 9:53:17
PK 2.699 PG 655
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, Albert M. Piper and Lisa F. Piper executed a Deed of Trust dated May 27, 1998, in favor of Charles R. Cunningham, Trustee(s) and The Money Centre, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, The Money Centre, Inc.; and

WHEREAS, said Deed of Trust was filed of record on July 28, 1998 and recorded in Book 1019 at Page 0690 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to TMS Mortgage, Inc., a New Jersey Corporation, by Assignment filed of record on September 20, 1999, and recorded in Book 1149 at Page 0784 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York as Trustee by Assignment filed of record on December 9, 2005, and recorded in Book 2369 at Page 738, and re-filed of record on December 27, 2005, and re-recorded in book 2379 at Page 35 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B by Assignment filed of record on April 5, 2007, and recorded in Book 2693, at Page 675, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B the legal holder of said Deed of Trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B the owner and legal holder of said indebtedness does hereby desire Floyd Healy to act as trustee in the place and stead of Charles R. Cunningham or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby in accordance with the terms of said Deed of Trust, appoint, nominate and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Charles R. Cunningham or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B the owner and legal holder has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust,

proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B 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 foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 22 day of March, 2007.

Jess Seymendera
Name: Jess Seymendera
Title: Vice President
The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B, by Barclays Capital Real Estate Inc., dba HomEq Servicing, Attorney-in-Fact

STATE OF NC)
COUNTY OF Wake)

On this 22nd day of March, 2007 before me personally appeared Jess Seymendera to me personally well known, who acknowledged that s/he was the Vice President of Barclays Capital Real Estate Inc., dba HomEq Servicing and that Barclays Capital Real Estate Inc., dba HomEq Servicing was duly and properly appointed Attorney-in-Fact for The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B, and that s/he, as such officer, being authorized to do so, had executed the foregoing instrument of the purpose therein contained, by signing the same of the National Association by him/herself as such officer.

Witness my hand and official seal this the 22nd day of March, 2007.

Celinte L. Pierce
Notary Public

My Commission Expires:
2.3.10

