

Current Borrower: Lisa M. Stuard  
Client Loan Number: 48592510  
B&H File Number: 245957  
VA/FHA/PMI Number: 4893703fl  
Loan Type: FHA  
Property Address: 74 Torbrook Cove, Southaven, MS 38671

5/01/07 2:00:46  
BK 2,708 PG 61  
DESDOTO COUNTY, MS  
M.E. DAVIS, CH CLERK

### SUBSTITUTION OF TRUSTEE

WHEREAS, on March 28, 2001, Lisa M. Stuard, executed a deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1311 at Page 0046 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

#### SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to Union Planters Bank National Association, by instrument dated April 6, 2001, and recorded in Book 1326 at Page 0434 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS SERIES 2004-R1, by instrument dated February 6, 2007, and recorded in Book 2659 at Page 433 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS SERIES 2004-R1, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute April L. Gremillion or Zachary A. Copp or James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS SERIES 2004-R1, does hereby appoint and substitute April L.

B&H # 245957 / 409

*Jason Lightner* u/s

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Gremillion or Zachary A. Copp or James L. DeLoach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS SERIES 2004-R1, acting by and through its duly authorized officer, this the \_\_\_\_\_ day of APR 24 2007, 20\_\_\_\_\_.

BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS SERIES 2004-R1

*M. Kelly Michie*  
M. KELLY MICHIE, 1ST VICE PRESIDENT

STATE OF **TEXAS** )  
COUNTY OF **COLLIN** ) ACKNOWLEDGMENT

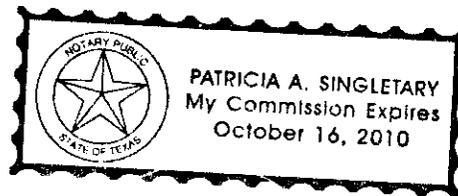
PERSONALLY appeared before me, the undersigned authority in and for the County and State of **M. KELLY MICHIE, 1ST VICE PRESIDENT** aforesaid, \_\_\_\_\_, known to me to be the **1ST VICE PRESIDENT**, who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the \_\_\_\_\_ day of APR 24 2007, 20\_\_\_\_\_.

*Patricia A. Singletary*  
Notary Public

My Commission Expires: Oct. 16, 2010

THIS DOCUMENT PREPARED BY:  
Kortney R. Gurnell  
Butler & Hosch, P.A.  
13800 Montfort Drive, Suite 155  
Dallas, Texas 75240  
Telephone No.:(972) 233-2500



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**EXHIBIT "A"**

LOT 356, SECTION C, BROOKHOLLOW SUBDIVISION, IN SECTION 24, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT APPEARING OF RECORD IN PLAT BOOK 7, PAGE 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 74 Torbrook Cove, Southaven, MS 38671