

Current Borrower: John D. Taylor, Jr.
Client Loan Number: 134942623
B&H File Number: 244133
VA/FHA/PMI Number:
Loan Type: CONV
Property Address: 10035 E Sandidge Road, Olive Branch, MS 38654

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 10, 2006, John D. Taylor, Jr. and Shirley A. Taylor, husband and wife, executed a deed of trust to US Title Company, PLLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, Inc., which deed of trust is recorded in Deed of Trust Book 2456 at Page 448 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 Countrywide Home Loans, Inc, by instrument dated March 28, 2007, and recorded in Book 2696 at Page 789 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 COUNTRYWIDE HOME LOANS, INC., 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, COUNTRYWIDE HOME LOANS, INC., does hereby appoint and substitute April L. 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 COUNTRYWIDE HOME LOANS, INC., acting by and through its duly authorized officer, this the _____ day of **MAY 10 2007**, 20__.

COUNTRYWIDE HOME LOANS, INC.

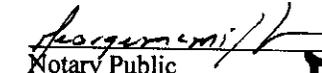


JILL BALENTINE, SR. VICE PRESIDENT

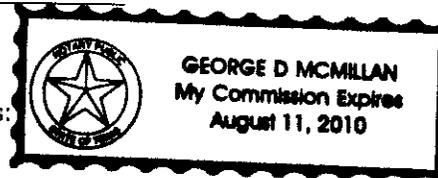
STATE OF **TEXAS**
COUNTY OF **COLLIN**)
ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, JILL BALENTINE, SR. 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 **MAY 10 2007**, 20__.


Notary Public

My Commission Expires:



THIS DOCUMENT PREPARED BY:
Kortney R. Gurnell
Butler & Hosch, P.A.
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EXHIBIT "A"

LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 10035 E Sandidge Road, Olive Branch, MS 38654