

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 26, 2001, Connie Cochran and Ronnie Cochran, wife and husband, executed a certain deed of trust to G. Tommy Bastian, Trustee for the benefit of BOMAC Mortgage Holdings, L P which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1325 at Page 425, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 8, Section A, Ivy Trails Subdivision, Section 30, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 63, Page 26, in the Register's Office in DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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

WHEREAS, Christina Bank & Trust Company, as Owner Trustee of the Security National Funding Trust 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, Christina Bank & Trust Company, as Owner Trustee of the Security National Funding Trust, 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.

Signature

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 15th day of May, 2007.

CHRISTIANA BANK & TRUST
COMPANY, AS OWNER TRUSTEE OF
THE SECURITY NATIONAL FUNDING
TRUST
BY SN SERVICING CORPORATION, ITS
ATTORNEY IN FACT

By: Allan Grushkin
Title: Sr. Vice President

STATE OF CALIFORNIA
COUNTY OF HUMBOLDT

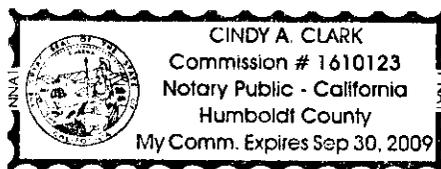
PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Allan Grushkin (personally known to me) as the Sr. Vice President of the within named SN Servicing Corporation, as Attorney in Fact for Christina Bank & Trust Company, as Owner Trustee of the Security National Funding Trust, who acknowledged that 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, he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 15th day of May, 2007.

Cindy A. Clark
Notary Public

My commission expires: 9/30/09

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 07-0005



Index: LOT 8, SECTION A, IVY TRAILS SUBDIVISION, S30, T1S, R6W, DESOTO CO., MS

RETURN TO:
SHAPIRO & MASSEY
1910 LAKELAND DRIVE, SUITE B
JACKSON, MS 39216
601-981-9299