

APPOINTMENT OF SUBSTITUTE TRUSTEE

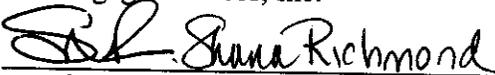
WHEREAS, on April 10, 2006, Jacqueline L. Clark and Marcus J. Clark executed and delivered to Lender's Title & Escrow, LLC as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$160,596.00 payable to the order of Accredited Home Lenders, Inc.; said Deed of Trust is recorded in Book 2,452 at Page 324 of the Office of the Chancery Clerk of De Soto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

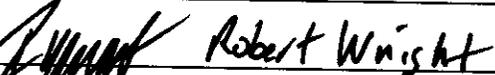
NOW, THEREFORE, HSBC Mortgage Services, Inc., the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute **Kenneth E. Stockton** as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, HSBC Mortgage Services, Inc. has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 20 day of June, 2007.

HSBC Mortgage Services, Inc.

By:  Shana Richmond

Title: VP

By:  Robert Wright

Title: VP

STATE OF Florida)
) ss ACKNOWLEDGMENT
COUNTY OF Hillsborough

Personally appeared before me, the undersigned authority in and for the said county and state, on this 20 day of June, 2007, within my jurisdiction, the within named Shana Richmond and Robert Wright respectively, of HSBC Mortgage Services, Inc., and that for and on behalf of the said entity as its VP and VP, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 20 day of June, 2007.

My Commission Expires:

July 29, 2008

Madelyn Hernandez
NOTARY PUBLIC



Jacqueline L. Clark
DHGW No. 40690H

THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
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Little Rock, Arkansas 72205
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