

Loan Number: 8886378434

2/19/08 8:36:07  
BK 2,857 PG 162  
DE SOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on February 4, 2006, Dennis Rowe, executed a deed of trust to Craig N Landrum, Trustee for the benefit of Aames Funding Corporation DBA Aames Home Loan, which deed of trust is recorded in Deed of Trust Book 2483 at Page 395 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:

The land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Part of Section 17, Township 2 South, Range 8 West, described as commencing at the Northwest corner of the Southwest Quarter (1/4) of said Section 17, said point being marked by a P.K. Nail; thence South 87 degrees 56' 34" East along the center of Days Road 417.5 feet to a point; thence South 20.0 feet to the Point of Beginning of the 3.0 acre tract herein described, said point being marked by a wood fence post and a cotton picker spindle; thence South 87 degrees 56' 34" East 313.5 feet to a P.S. Set; thence South 417.0 feet to a point marked by a P.S.; thence North 87 degrees 56' 34" West 313.5 feet to a point marked by a P.S.; thence North 417.0 feet to the Point of Beginning and containing 3.0 acres.

Parcel No. 2084-1700.0-00014.01  
Address: 4915 Bays Road, Nesbit, MS 38651

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, the undersigned Accredited Home Lenders, Inc. as successor by merger to Aames funding Corporation DBA Aames Home Loan is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, 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, Accredited Home Lenders, Inc. as successor by merger to Aames funding Corporation DBA Aames Home Loan does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

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 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.

WITNESS THE SIGNATURE of Accredited Home Lenders, Inc. as successor by merger to Aames Funding Corporation DBA Aames Home Loan acting by and through its duly authorized officer, this the 12<sup>th</sup> day of February, 2008.

Accredited Home Lenders, Inc. as successor by merger to Aames Funding Corporation DBA Aames Home Loan

BY: [Signature]

TITLE: AVP

STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Paul Laird, known to me to be the Assistant Vice President of the said Accredited Home Lenders, Inc. as successor by merger to Aames Funding Corporation dba Aames Home Loan who acknowledged to and before me that he executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 12<sup>th</sup> day of February, 2008.

[Signature]  
NOTARY PUBLIC

My commission expires: 5-16-2009

Prepared by:  
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Jackson, MS 39206  
(601)-981-7773

