

W.E.

4/07/08 8:23:37
BK 2,880 PG 398
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 26th day of March, A.D., 1996, Mark T. Eddie, and wife Ruth Ann Eddie, executed a deed of trust to J. B. Yarbrough, Trustee, for the benefit of Britt Mobile Homes, Inc., Beneficiary, which deed of trust was recorded on March 27, 1996, and is of record in Deed of Trust Book 818 at Page 131 in the Records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Desoto County, Mississippi, and covering certain real property more particularly described therein; and,

WHEREAS, under the terms of the aforementioned deed of trust, as modified, 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 of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the county where the premises are located; and

WHEREAS, Britt Mobile Homes, Inc., assigned the aforesaid Deed of Trust to Bank America Housing Services, a Division of Bank of America, fsb, by document recorded in Book 818 at page 137; and,

WHEREAS, Bank of America, N.A., as successor in interest to Bank of America, fsb, executed a Power of Attorney appointing certain Green Tree Servicing, LLC employees as Attorney-in-Fact for and on behalf of Bank of America, N.A. as further explained in said Power of Attorney dated February 6, 2008 and being attached hereto and made a part hereof as Exhibit A; and,

WHEREAS, Bank of America, N.A., as successor in interest to Bank of America, fsb, the holder of the note secured by the aforesaid deed of trust, now desires to appoint and substitute Kimberly L. Guthrie, of Hattiesburg, Mississippi, as Substitute Trustee, in the place and stead of the

said aforementioned Trustee, J. B. Yarbrough.

NOW, THEREFORE, Bank of America, N.A., as successor in interest to Bank of America, fsb does hereby appoint and substitute Kimberly L. Guthrie as Trustee in said deed of trust with full powers and rights of the original Trustee and previous substitute Trustee.

WITNESS THE SIGNATURE of Bank of America, N.A., as successor in interest to Bank of America, fsb, by and through its Attorney-in-Fact, Brad Thielke of Green Tree Servicing, LLC, on this 27th day of March, A.D., 2008.

**BANK OF AMERICA, N.A., SUCCESSOR IN INTEREST
TO BANK OF AMERICA, FSB**

BY: *Brad Thielke* *of Green Tree Servicing*
Name: Brad Thielke *of Asset Servicing*
Title: Attorney-in-Fact

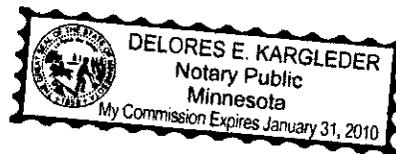
STATE OF Minnesota
COUNTY OF Ramsey

PERSONALLY APPEARED before me, the undersigned authority in and for the said county and state, on this 27th day of MARCH, A.D., 2008, within my jurisdiction, the within named Brad Thielke, who acknowledged that he is a duly authorized and appointed attorney in fact for Bank of America, N. A., under Power of Attorney dated and executed on February 6, 2008 and that in said representative capacity as attorney-in-fact for Bank of America, N. A., he signed, executed, and delivered the above and foregoing instrument as the act and deed of Bank of America, N. A., being first duly authorized so to do.

GIVEN UNDER MY HAND and official seal on this 27th day of MARCH, A.D., 2008.

DeLores E. Kargleder
NOTARY PUBLIC

MY COMMISSION EXPIRES:
1/31/2010



Prepared By:

Kimberly L. Guthrie, Esq.
COSMICH, SIMMONS & BROWN, PLLC
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Hattiesburg, Mississippi 39402
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F: 601.261.5046
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Indexing Instructions: Pt. of SE/4 of SE/4 and pt. of SW/4 of SW/4, Sec. 6, T4S, R7W, Desoto Co., MS.

POWER OF ATTORNEY

BANK OF AMERICA, N.A., a national association formed under the laws of the United States ("BANA"), does hereby make, constitute, and appoint each of the following persons listed on Exhibit A as an Attorney-in-Fact (each an "Attorney-in-Fact") acting for BANA and in BANA's name, place and stead, for BANA's use and benefit, to sign on behalf of BANA any and all documents and instruments that are necessary to effectuate the efficient servicing of such loans, mortgages, and retail installment assets serviced under the Servicing Agreement dated as of September 30, 1998, pursuant to which Green Point Credit, LLC, formerly known as Green Point Credit Corp., (collectively, "GreenPoint Credit"), is Servicer, and Bank of America, NT&SA (now known as Bank of America, N.A.), NationsCredit Manufactured Housing Corporation (now known as NationsCredit Financial Services Corporation), BankAmerica Housing Services, a division of Bank of America, FSB, Security Pacific Housing Services, Inc., and other parties listed therein are referred to as the Owner ("Servicing Agreement"), which Servicing Agreement is the subject of that Consent, Modification and Assumption Agreement dated as of September 20, 2004, between among others, Bank of America, N.A., and Green Tree Servicing, LLC ("Assumption Agreement"), as amended by that certain Amendment to Servicing Agreement, dated as of February 1, 2007, with respect to the NW Portfolio (the "NW Amendment").

On behalf of BANA (as successor-in-interest to Bank of America NT&SA, Bank of America, FSB, and those entities listed on Exhibit B, which comprise predecessor entities on the NW Portfolio), each Attorney-in-Fact is hereby further authorized and empowered to sign for an on behalf of BANA or any subsidiary thereof, any and all documents and instrument that are necessary to release the lien of Bank of America NT&SA, Bank of America, FSB or those entities listed on Exhibit B, convey title, mortgages or deeds, assignments, or execute other related documents in any manufactured home that is subject to the Servicing Agreement, the Assumption Agreement and the NW Amendment.

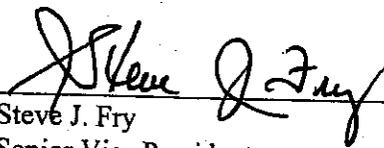
This Power of Attorney shall supersede and replace the authority granted under the Power of Attorney executed by BANA dated January 18, 2008.

This Power of Attorney shall automatically terminate as to a designated Attorney-in-Fact at such time as the individual's employment with Green Tree Servicing LLC ceases. This Power of Attorney shall also terminate on January 31, 2009, at such time as the Servicing Agreement is terminated or upon revocation by BANA, whichever shall first occur.

IN WITNESS WHEREOF, this Power of Attorney has been executed by BANA on this 6th day of February, 2008.

BANK OF AMERICA, N.A.

By:



Steve J. Fry
Senior Vice President

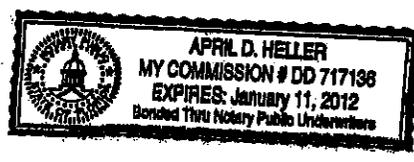
EXHIBIT A
PAGE 2 OF 4

State of Florida
County of Duval

The foregoing instrument was acknowledged before me this 6 day of Feb 2008 by Steve J. Fry, Senior Vice President of Bank of America N.A., a national association formed under the laws of the United States, on behalf of said entity. He is personally known to me or has produced _____ as identification.

April D. Heller

(seal)



Notary Public
My commission expires 1-11-2012

EXHIBIT A

James P. Van House
Michael Ann Yedlicka
Robin Bryant
Marilyn Busier
Monica Medina
Debbie Hayashi
Gerald Hicks
Christine Maerling
Steve Marion
Christian Medina
Kristine Smith
Cindy Wright
Christina Regynski
Stephanie Rodgers
Frances Dominguez
Tami Lopez
Lisa Palomarez
Delia Phipps
Lauren Rushen
Michael Salen
Kent Smith
Julie Duarte
Kathy Tuohy
Dominic Baglio
George Dumler
Ruth Hernandez
Bradley S. Johnson
Richard Passarelli
Shannon Schaeffer
William Gocklin
Lisa Edwards
Kurt Sass
John Schaefer
Brad Thielke
Julie Stanley
Greg Lein
Kevin Miller
George Cruz
Randy Shannon

Exhibit B

AMERICAN PIONEER SAVINGS
 B OF A / SEAFIRST
 B OF A DBA SEAFIRST
 BANK OF AMERICA
 BANK OF AMERICA IDAHO
 BANK OF AMERICA NA
 BANK OF AMERICA NT&SA
 BANK OF AMERICA NT&SA DBA SEAFIRST
 BANK
 BANK OF AMERICA OREGON
 BANK OF AMERICA/SEAFIRST BANK
 BOA DBA SEAFIRST BANK
 BOA NT&SA DBA SEAFIRST BANK
 BOFA DBA SFNB
 BOFA NT/SA
 BOFA NW NA
 BOFA, NA
 BOFA/ SEAFIRST BANK
 FIRST FEDERAL SAVINGS & LOAN ASSOC.
 GREENTREE FINANCIAL
 NATION MORTGAGE CO
 NATIONBANK
 NATIONS
 NATIONS BANC
 NATIONS BANC MORTGAGE CORP
 NATIONS BANC OF VA
 NATIONS BANK MORTGAGE
 NATIONS BANK MORTGAGE CORP
 NATIONS BANK NA
 NATIONS BANK of NC
 NATIONS BANK OF TEXAS NA
 NATIONS BANK OF TX NA
 NATIONS BANK OF VA
 NATIONS BANK OF VA, NA
 NATIONS BANK, N.A.
 NATIONS CREDIT
 NATIONS CREDIT COMMERCIAL CORP
 NATIONS CREDIT CORP
 NATIONS CREDIT MANUFACTURED HOUSING
 NATIONS CREDIT MFG HSG GRP
 NATIONS MORT CRP
 NATIONS MORTGAGE CORP
 NATIONS MTG CORP
 NATIONS, NA
 NATIONSBANC
 NATIONSBANC MORTGAGE
 NATIONSBANC MORTGAGE CO
 NATIONSBANC MORTGAGE CORP

NATIONS BANK
 NATIONS BANK NA
 NATIONS BANK MORTGAGE CORP
 NATIONS BANK NA
 NATIONS BANK OF FL
 NATIONS BANK OF TX
 NATIONS BANK of TX NA
 NATIONS BANK OF VA
 NATIONS BANK OF VA C/O NMC
 NATIONS BANK OF VA, NA
 NATIONS BANK OF VIRGINIA
 NATIONS BANK, N.A
 NATIONS BANKS CORP
 NATIONS CREDIT
 NATIONS CREDIT COMM CORP
 NATIONS CREDIT COMMERCIAL CORP
 OAKWOOD ACCEPTANCE CORP
 RAINIER NATIONAL BANK
 S.F.N.B
 SEAFIRST
 SEAFIRST BANK
 SEAFIRST BANK MFRD HOUSING
 SEAFIRST BANK OF OR
 SEAFIRST BANK RLSC
 SEAFIRST CORP
 SEAFIRST MORTGAGE CORP
 SEAFIRST NATIONAL BANK
 SEATTLE FIRST
 SEATTLE FIRST BANK
 SEATTLE FIRST NATIONAL BANK
 SEATTLE FIRST NATIONAL BANK
 SEATTLE FIRST NATL BANK/SEAFIRST MTG CORP
 SECURITY BANK & TRUST
 SFNB
 SFNB - RLSC
 SFNB C/O SEAFIRST MORT CO
 SFNB C/O SEAFIRST MTG CORP
 SFNB RLSC
 SIGNAL BANK, NA
 SIGNET BANK VA
 SNFB
 SOVRAN BANK
 SOVRAN BANK, NA
 SPFS - B OF A
 SPFS/BANK OF AMERICA
 SPS DBA BANK OF AMERICA FSB