

INDEXING INSTRUCTIONS: Lot 135, Section "C", Magnolia Lakes, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 14, 2000, Deborah L. Wilder and Bruce E. Wilder, executed a Deed of Trust to Shirley A. Smith, Trustee for the use and benefit of National City Mortgage Co dba FNMC which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 1205, Page 421 thereof; describing the following property:

Lot 135, Section "C", Magnolia Lakes, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 68, pages 35-36, in the office of the Chancery Court Clerk of DeSoto County, Mississippi

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

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

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 to convey title to said foreclosed property to the the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the 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.

NOW THEREFORE, the undersigned does hereby appoint and substitute **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the _____ day of MAY 21 2008, ~~2008~~.

U.S.BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR STRUCTURED ASSET SECURITIES
CORPORATION SASCO MORTGAGE LOAN TRUST
2002-12 MORTGAGE PASS-THROUGH
CERTIFICATES SERIES 2002-12

By: [Signature]
Its RENEE HERTZLER - VICE PRESIDENT

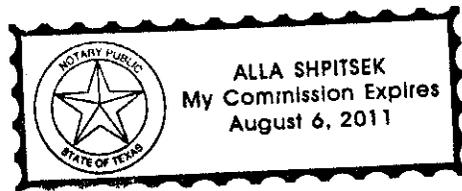
STATE OF TEXAS
COUNTY OF COLLIN

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, RENEE HERTZLER - VICE PRESIDENT, known personally to be the VICE PRESIDENT of the within named, **U.S.BANK NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION SASCO MORTGAGE LOAN TRUST 2002-12 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2002-12**, and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the _____ day of MAY 21 2008, ~~2008~~.

[Signature]
NOTARY PUBLIC

My Commission Expires:



UPS

Prepared by and Return To:
0804404MS
NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext 1502