

This document as prepared by John C. Morris, III, 23 Oliver Road,
Monroe, Louisiana, 71201 Telephone: 318-330-9020

INDEXING INSTRUCTIONS:
PART OF THE NE QUARTER OF SEC. 24, TOWNSHIP 2, RANGE 8, DESOTO, MS
ASSIGNMENT OF DEED OF TRUST

Re-RECORD 3rd 15th

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the undersigned **EQUICREDIT CORPORATION/ALA. & MISS.** does hereby sell, convey, and assign to **U.S. BANK NATIONAL ASSOCIATION, F/K/A FIRST BANK NATIONAL ASSOCIATION TRUST, ACTING SOLELY IN ITS CAPACITY AS TRUSTEE FOR EQUICREDIT CORPORATION OF AMERICA HOME EQUITY LOAN TRUST 1998-2** their Successors and/or Assigns that certain Deed of Trust executed by **REMELL TOWNES AND MELVA CHRISTOPHER** for the use and benefit of **EQUICREDIT CORPORATION/ALA. & MISS.**, which Deed of Trust is recorded in Book **1022** at Page **0684**, records of the Chancery Clerk of **DESOTO** County, Mississippi, together with the indebtedness secured thereby.

IN WITNESS WHEREOF, the said **EQUICREDIT CORPORATION/ALA. & MISS.** caused this conveyance to be signed by

Matt Feeney
its Document Control Officer, and its corporate seal to be hereto affixed, this the 12th day of May, 2003.

FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT FOR EQUICREDIT CORPORATION/ALA. & MISS.

Matt Feeney
BY: **Matt Feeney**
Document Control Officer

STATE MS. - DESOTO CO.
FILED
MAY 15 2 33 PM '03
pa
pa
ps

STATE OF P.A.
COUNTY OF Montgomery

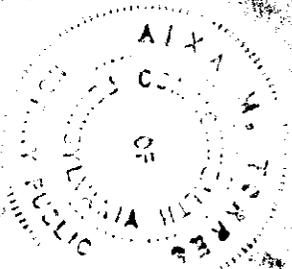
BK 1721 PG 0626
W.E. DAVIS CH. CLK. J

This day personally appeared before me, the undersigned authority in and for the aforesaid jurisdiction, Matt Feeney, who acknowledges that (s) he is the Document Control Officer of **FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT FOR EQUICREDIT CORPORATION/ALA. & MISS.** and that (s) he executed and delivered the above and foregoing instrument on the day and year therein mentioned, as the act and deed of said corporation, after having first been duly authorized by said corporation, so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 12th day of May, 2003.

Aixa M. Torres
NOTARIAL SEAL
AIXA M. TORRES, Notary Public
Hatboro Boro. Montgomery County
My Commission Expires April 30, 2006

W.E. Davis
12/30/08
BK 2-977
PG 727
DESOTO CO.



W.E. Davis
12/30/08 9:24:14
BK 2-977 PG 727
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Re-record to attach correct POA

F03-1605

EXHIBIT "A"

Part of the Northeast Quarter of Sec. 24, Township 2, Range 8, described as beginning at the Northeast corner of said Sec. 24; thence south 00 degrees 09 minutes 05 seconds west 1756.99 feet to a point in the south line of a gravel road and being the point of beginning of the land herein conveyed; thence North 73 degrees 53 minutes 13 seconds West along said gravel road 173.6 feet to an iron pin; thence South 01 degrees 09 minutes 06 seconds East 403.06 feet to an iron pin; thence south 72 degrees 58 minutes 35 seconds East 164.84 feet to an iron pin; thence north 00 degrees 09 minutes 05 seconds East 403.06 feet to the point of beginning,

WHEN RECORDED RETURN TO:
Fairbanks Capital Corp.
Document Control Department
P.O. Box 65250
Salt Lake City, UT 84185-0250

8320693
06/13/2002 03:13 PM 14.00
Book - 8632 Pg - 332-3326
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
PO BOX 65250
SLC UT 84165
BT: ZJM, DEPUTY - UI 3 P.

NATIONSCREDIT POWER OF ATTORNEY

8320693

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation (hereinafter referred to as NationsCredit) successor by merger to the respective corporations listed in Exhibit A, does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from NationsCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 31, 2001, and does authorize and appoint the above-named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

NationsCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of NationsCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of NationsCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of NationsCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossession proceeding with respect to a Mortgage Loan and (v) to execute on behalf of NationsCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]

BK 8632 PG 3324

Exhibit A

1. EquiCredit Corporation of Arizona
2. EquiCredit Corporation of Arkansas
3. California/EquiCredit Corporation
4. EquiCredit Corporation of Colorado
5. EquiCredit Corporation of Connecticut
6. EquiCredit Corporation of Delaware
7. EquiCredit Corporation of Florida
8. EquiCredit Corporation of Alabama and Mississippi
9. EquiCredit Corporation of Georgia
10. EquiCredit Corporation of Idaho
11. EquiCredit Corporation of Illinois
12. EquiCredit Corporation of Indiana
13. EquiCredit Corporation of Iowa
14. EquiCredit Corporation of Kentucky
15. EquiCredit Corporation of Louisiana
16. EquiCredit Corporation of Maine
17. EquiCredit Corporation of Maryland
18. EquiCredit Corporation of Massachusetts
19. EquiCredit Corporation of Michigan
20. EquiCredit Corporation of Minnesota
21. EquiCredit Corporation of Missouri
22. EquiCredit Corporation of Nebraska
23. EquiCredit Corporation of Nevada
24. EquiCredit Corporation of New Jersey
25. EquiCredit Corporation of New Mexico
26. EquiCredit Corporation of New York
27. EquiCredit Corporation of North Carolina
28. EquiCredit Corporation of Ohio
29. EquiCredit Corporation of Oklahoma
30. EquiCredit Corporation of Oregon
31. EquiCredit Corporation of Pennsylvania
32. Rhode Island/EquiCredit Corporation
33. EquiCredit Corporation of South Carolina
34. EquiCredit Corporation of Tennessee
35. EQCC of Tennessee, Inc.
36. EquiCredit Corporation of Texas
37. EquiCredit Corporation of Utah
38. EquiCredit Corporation of Vermont
39. EquiCredit Corporation of Virginia
40. EquiCredit Corporation of Washington
41. EquiCredit Mortgage Loan Company
42. EquiCredit Corporation of District of Columbia
43. EquiCredit Corporation of West Virginia
44. EquiCredit Corporation of Wisconsin

BK 8632 PG 3325

IN WITNESS WHEREOF the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 30th day of July 2002.

NATIONSCREDIT FINANCIAL SERVICES CORPORATION

By: [Signature]
Name: James B. Dodd
Title: SVP

WITNESS:
By: [Signature]
Name: Sherry Poole
Title:

WITNESS:
By: [Signature]
Name: Debra Lynn Ham
Title: Assistant Secretary

STATE OF Florida)
COUNTY OF Duval) ss

On July 30, 2002, before me personally appeared James B. Dodd and Sherry Poole and Debra Lynn Ham, each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, James B. Dodd executed this Limited Power of Attorney.

WITNESS my hand and official seal.

[Signature]
Notary Public

JAMES RAULERSON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC023653
EXPIRES 12/21/2004

BK 8632 PG 326