

RECONTRUST COMPANY, N.A.
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0015171
PARCEL No.: 2 05 3 07 08 0 00265 00
DHGW FILE NO. 69066G-1KS

SPACE ABOVE THIS LINE FOR RECORDER'S

JD PREPARED BY:
RECORD AND RETURN TO:
RECONTRUST COMPANY, N.A. AND
DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.
415 N. MCKINLEY, STE. 555
LITTLE ROCK, AR 72205
(501) 661-1000

APPOINTMENT OF SUBSTITUTE TRUSTEE

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS INSTRUMENT IS DESCRIBED AS FOLLOWS:

LOT 265, PHASE 5, FOREST HILL COMMUNITY, SITUATED IN SECTION 7, TOWNSHIP
2 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT RECORDED
IN PLAT BOOK 84, PAGES 45-48, IN THE CHANCERY CLERK'S OFFICE OF DESOTO
COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on October 27, 2004, KATRINA D HARRIS, HUSBAND AND WIFE AS JOINT
TENANTS, AND EDDIE D HARRIS, HUSBAND AND WIFE AS JOINT TENANTS executed and delivered to
CTC REAL ESTATE SERVICES as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FULL SPECTRUM LENDING, INC., a certain Deed
of Trust securing a Promissory Note in the original principal sum of \$293,455.00 and payable to the order of FULL
SPECTRUM LENDING, INC.; said Deed of Trust was filed on November 1, 2004 and recorded in Book 2096 at
Page 729 in the Office of the Chancery Clerk of Desoto 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

NOW, THEREFORE, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2004-12, does hereby remove the afore-mentioned original Trustee, and appoint and constitute RECONTRUST
COMPANY, N.A. as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to
the original Trustee.

