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**Indexing Instructions:** LOT 85, SECTION C, PLUM POINT VILLAGES SUBDIVISION,  
SECTION 6, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, LASALLE BANK, NA, F/K/A LASALLE NATIONAL BANK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED 2/1/1999, SERIES 1999-1, BY EMC MORTGAGE CORPORATION, AS ATTORNEY IN FACT, does hereby sell, convey and specially warrant unto SHIRLEY A. MORRISON AND ANGELA M. CAREY, as joint tenants with full rights of survivorship and not as tenants in common, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

LOT 85, SECTION "C", PLUM POINT VILLAGES SUBDIVISION LOCATED IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MS, AS RECORDED IN PLAT BOOK 27, PAGE 52-54 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MS.

**COMMONLY KNOWN AS: 336 RED PLUM COVE, SOUTHAVEN, MS**

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the proration are final and any difference will not be adjusted by the Seller after closing.

04110254 RM

WITNESS MY SIGNATURE this the 15<sup>th</sup> day of NOVEMBER, 2004.

EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR LASALLE BANK, NA, F/K/A LASALLE NATIONAL BANK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED 2/1/1999, SERIES 1999-1

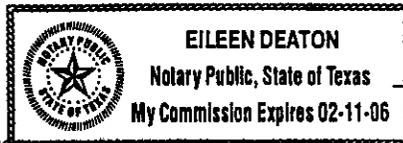


Name & Title: Jeffrey W. Gideon  
Jeffrey W. Gideon  
Assistant Vice President

STATE OF TEXAS  
COUNTY OF Dallas

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, the within named Jeffrey W. Gideon, duly identified before me, who acknowledged to me that ~~he~~ she is the Assistant Vice President of EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR LASALLE BANK, NA, F/K/A LASALLE NATIONAL BANK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED 2/1/1999, SERIES 1999-1, and that for and on behalf of the said company, and as its act and deed ~~he~~ she executed the above and foregoing instrument, after having first been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the 15<sup>th</sup> day of NOVEMBER, 2004.



Eileen Deaton  
Notary Public

My Commission Expires: 2/11/06

**Grantors Address:**  
EMC MORTGAGE CORPORATION  
909 HIDDEN RIDGE DR.  
IRVING, TX 75038  
(972) 831-2570  
no 2nd #

**Grantee's Address:**  
SHIRLEY A. MORRISON  
ANGELA M. CAREY  
2251 Ross Rd  
Olive Branch, MS 38654  
(662) 893-0628  
662-280-2500

Prepared By: + Return to:  
Collins Law Office, 4915 I-55 NORTH STE 100-A, JACKSON, MS. 39206 (601) 982-5580 / MSB: 6394, 04-110254 / KC

# Delaware

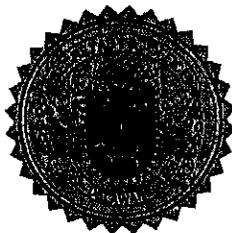
PAGE 1

## The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "EMC MORTGAGE CORPORATION" IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE NINETEENTH DAY OF FEBRUARY, A.D. 2004.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE BEEN PAID TO DATE.



2242339 8300

040117199

*Harriet Smith Windsor*

Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 2938704

DATE: 02-19-04

**EMC MORTGAGE CORPORATION**  
Certificate of Secretary

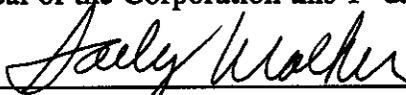
I, the Assistant Secretary, a duly elected, qualified and incumbent Assistant Secretary of EMC Mortgage Corporation, a Delaware corporation (the "Corporation"), do hereby certify that pursuant to a Unanimous Written Consent in Lieu of a Meeting of the Board of Directors, dated February 12, 1997, the Board of Directors adopted the following resolution:

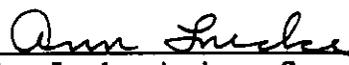
"RESOLVED, that any Executive Vice President, Senior Vice President, Vice President or Assistant Vice President of the Corporation is authorized, empowered and directed to execute and deliver in the name of and on behalf of the Corporation any and all agreements, certificates, instruments or documents of any kind whatsoever purporting to represent or bind the Corporation as may from time to time be necessary or appropriate in connection with transactions involving individual mortgage loans, whether such mortgage loans be then owned by the Corporation or are being serviced by the Corporation on behalf of others, such authority to include, but not be limited to, the modification of the terms of individual mortgage loans, the entry into workout or forbearance agreements in connection with individual mortgage loans, taking all actions necessary or appropriate in relation to mortgage loans whose borrowers are in bankruptcy, the release of property from the lien of individual mortgage loans, the acceptance of proceeds of condemnation of the property relating to individual mortgage loans, the filing or compromise of insurance claims relating to individual mortgage loans, the acceptance of deeds in lieu of foreclosure with respect to individual mortgage loans, foreclosure or other comparable realization upon individual mortgage loans, the management, rental and sale of individual properties obtained by foreclosure, deed-in-lieu-of-foreclosure or other conversion of mortgage loans, the execution of deeds and other instruments incidental to the sale of such properties, and all other matters incidental or customary in respect of the servicing of individual mortgage loans."

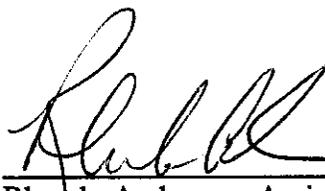
I do also certify that Susan F.Christy, Chris M.Alcedo, Linda E.Hicks, Jennifer Sells and Jason Pinson are duly elected Vice Presidents and J.R. Babino and Jeffrey W.Gideon are duly elected Assistant Vice Presidents of the Corporation, presently serving as of the date of this Certificate.

I do further certify that as Assistant Secretary as aforesaid, I have custody of the records of meetings of the Board of Directors of the Corporation, and that the aforesaid resolution is a true and correct copy of the resolution adopted on February 12, 1997, and that such resolution has not been modified, rescinded or revoked and is at present in full force and effect.

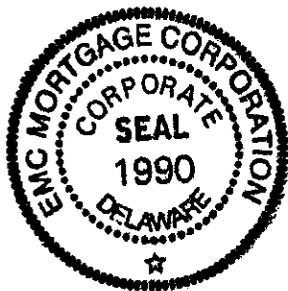
IN WITNESS WHEREOF, the undersigned has affixed her signature and the corporate seal of the Corporation this 1<sup>st</sup> day of NOVEMBER, 2004.

  
\_\_\_\_\_  
Sally Walker, Assistant Secretary

  
\_\_\_\_\_  
Ann Lucke, Assistant Secretary

  
\_\_\_\_\_  
Rhonda Anderson, Assistant Secretary

[Corporate Seal]



RECEPTION NO. F1866249  
9/16/2003 16:58:22 PG: 001-007  
PG FEE: 36.00 STATE DOC.FEE: 0.00  
RECORDED IN JEFFERSON COUNTY, COLORADO

When recorded return to:

AccuPost Corporation  
8742 Lucent Blvd. Suite 500  
Highlands Ranch, CO 80129-2371  
Attn: Robbi Turnage

Prepared by:  
LaSalle Bank National Association  
Attn: Asset-Backed Securities Trust Services  
135 South LaSalle Street, Suite 1625  
Chicago, IL 60603  
312/904-7992

**LIMITED POWER OF ATTORNEY**

*RF*  
*36.00*

*17*

KNOW ALL MEN BY THESE PRESENTS, that LaSalle Bank National Association, a national banking association organized and existing under the laws of the United States and having its principal place of business at 135 South LaSalle Street, Suite 1625, Chicago, Illinois, 60603, as Trustee (the "Trustee") pursuant to a number of Pooling and Servicing Agreements (attached as Exhibit "A"), hereby constitutes and appoints EMC Mortgage Corporation ("EMC"), by and through EMC's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgage or deeds of trust (the "Mortgages" and "Deeds of Trust" respectively), retail installment contracts ("other security instruments") and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various Certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust and/or assignment of the Mortgage or Deed of Trust) and for which EMC is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, or re-titling of other security instruments, where said modification, re-recording or re-titling is being done solely for the purpose of correcting the Mortgage, Deed of Trust or other security instruments to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification, re-recording, or re-titling in either instance, does not adversely affect the lien position of the Mortgage, Deed of Trust or other security instruments as insured and (ii) otherwise conforms to the provision of the Agreements.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements, and recordation of same (if necessary).
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full or partial conveyance upon payment and discharge of the necessary limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage, Deed of Trust or other security instrument and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage, Deed of Trust or other security instrument upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

G:/Legal/POAs/Superior LaSalle Tree  
Inv

CLERK AND RECORDER OF JEFFERSON COUNTY CERTIFIED TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL FILM IN MY CUSTODY. DATE *10/09/04*  
KYE GRIFFIN, JEFFERSON COUNTY CLERK AND RECORDER.

*Marie Deen*

DEPUTY CLERK

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. The preparation and issuance of statements of breach or non-performance;
  - c. The preparation and filing of notices of default and/or notices of sale;
  - d. The cancellation/rescission of notices of default and/or notices sale;
  - e. The taking of deed-in-lieu of foreclosure; and
  - f. The preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraph 8.a. through 8. e. above.
9. With respect to other security instruments the power to:
  - a. Perform any other necessary acts of foreclosure and/or eviction.
10. With respect to the sale of real property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. Listing agreement;
  - b. Purchase and sale agreements;
  - c. Grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. Escrow instructions; and
  - e. Any and all documents necessary to effect the transfer of real property.
11. The modification or amendment of escrow agreements established for repairs to the mortgaged property.
12. The endorsement of loss drafts or other checks that are necessary to effectuate proper servicing of the loan.
13. Respond to potential litigation complaints on behalf of Trust only when timing issues would cause exposure for loss. Trustee will be apprised of potential litigation by Servicer as soon as commercially reasonable.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all the Limited Power of Attorney shall be effective as shown on Exhibit "A".

This Appointment is to be construed and interpreted as a Limited Power of Attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power or attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreements, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding brought against LaSalle Bank National Association as Trustee for the applicable trust, except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of LaSalle Bank National Association as Trustee, then the Servicer shall forward a copy of same to the Trustee within a reasonable period of time.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements. Notwithstanding anything contained herein to the contrary, EMC shall not, without the Trustee's written consent (i) hire or procure counsel to represent the

Trustee; or (ii) prepare, execute or deliver any government filing forms, permit registration or other documents, which have the effect of causing the Trustee to be registered to do business in any state. The Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreements or the earlier resignation or removal of the Trustee under the Agreements. 3

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of Illinois, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, LaSalle Bank National Association as Trustee has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 27<sup>th</sup> day of June, 2003.

LaSalle Bank National Association  
as Trustee

4

By: *Chris Lewis*  
Name: CHRISTOPHER LEWIS  
Title: Assistant Vice President

Attest: *Stefanie Edwards*  
Name: Stefanie Edwards  
Title: Trust Officer

Witness: *Peter Sablich*  
Printed Name: Peter Sablich  
Trust Administrator

{Corporate Seal}

Witness: *Ryan Denes*  
Printed Name: RYAN DENES  
Trust Administrator

Acknowledged and Agreed  
EMC Mortgage Corporation

By: *Janan Weeks*  
Name: JANAN WEEKS  
Title: VICE PRESIDENT

STATE OF ILLINOIS  
COUNTY OF COOK

On June 27, 2003, before me, the undersigned, a Notary Public in and for said state, personally appeared Chris Lewis of LaSalle Bank National Association, as Trustee (for the Trust(s) listed in Exhibit "A") personally known to me to be the person whose name is subscribed to the within instrument and acknowledge to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(Seal)



*Ethel Franklin*  
Notary Public, State of Illinois

**EXHIBIT A****LaSalle Bank National Association, as Trustee for Certificateholders of:**

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1994 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1994-2, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated September 1, 1994 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, Lee Servicing Company, a division of Superior Bank FSB, as Servicer, and ABN AMRO Bank N.V., as Fiscal Agent, AFC Mortgage Loan Asset Backed Certificates, Series 1994-3, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated January 1, 1995 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1995-1, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated March 1, 1995 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1995-2, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1995 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1995-3, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated September 1, 1995 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1995-4, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated December 1, 1995 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1995-5, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated March 1, 1996 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1996-1, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1996 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1996-2, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated September 1, 1996 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1996-3, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated December 1, 1996 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1996-4, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated March 1, 1997 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1997-1, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1997 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1997-2, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated September 1, 1997 among LaSalle National Bank, as Trustee, Superior Bank FSB, as Depositor, and Lee Servicing Company, a division of Superior Bank FSB, as Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1997-3, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated December 1, 1997 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1997-4, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated May 31, 1998 among LaSalle National Bank, as Trustee, Alliance Funding Company of Nevada, Inc., as Depositor, and Superior Bank FSB, as Servicer, AFCN Mortgage Loan Asset Backed Certificates, Series 1998-A, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated March 1, 1998 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1998-1, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1998 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1998-2, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated September 1, 1998 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1998-3, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated November 1, 1998 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1998-4, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated April 30, 1999 among LaSalle Bank National Association, as Trustee, Comfin Securitization Corp., as Depositor, and Superior Bank FSB, as Servicer, Comfin Mortgage Loan Asset Backed Certificates, Series 1999-A, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated February 1, 1999 between LaSalle National Bank, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1999-1, and any amendments thereto,

LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated June 1, 1999 between LaSalle National Association, as Trustee, and Superior Bank FSB, as Depositor and Servicer, AFC Mortgage Loan Asset Backed Certificates, Series 1999-2, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated September 1, 1999 among AFC Trust Series 1999-3, as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank National Association, as Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 1999-3, and any amendments thereto, 7

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated December 1, 1999 among AFC Trust Series 1999-4, as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank National Association, as Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 1999-4, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated March 1, 2000 among AFC Trust Series 2000-1, as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank National Association, as Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 2000-1, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated June 1, 2000 among AFC Trust Series 2000-2, as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank National Association, as Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 2000-2, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated October 1, 2000 among AFC Trust Series 2000-3, as Issuer, Superior Bank FSB, as Servicer, Coast-To-Coast Mortgage SPV-2 Corp., as Seller, LaSalle Bank National Association, as Indenture Trustee, and Coast-To-Coast Financial Corporation, AFC Mortgage Loan Asset Backed Notes, Series 2000-3, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated December 1, 2000 among AFC Trust Series 2000-4, as Issuer, Superior Bank FSB, as Servicer, Coast-To-Coast Mortgage SPV-2 Corp., as Seller, LaSalle Bank National Association, as Indenture Trustee, and Coast-To-Coast Financial Corporation, AFC Mortgage Loan Asset Backed Notes, Series 2000-4, and any amendments thereto,

LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated March 31, 2000 among Comfin Trust Series 2000-A, as Issuer, Comfin Securitization Corp., as Depositor, Superior Bank FSB, as Servicer, and LaSalle Bank National Association, as Indenture Trustee, Comfin Mortgage Loan Asset Backed Notes, Series 2000-A, and any amendments thereto,