

IN THE CIRCUIT COURT FOR CECIL COUNTY, MARYLAND

L. Darren Goldberg
David A. Kasuba

Substitute Trustees

Plaintiffs

v.

Theresa A Switalski and Joseph R Switalski

Defendant(s)

Civil No. *D04-876*

AFFIDAVIT OF DEBT

I Christy M. Ashby, agent of EMC Mortgage Corporation, the note holder herein solemnly affirm under the penalties of perjury that the contents of this foregoing paper are true to the best of my knowledge, information and beliefs. The indebtedness owed under the Deed of Trust filed in these proceedings is as follows:

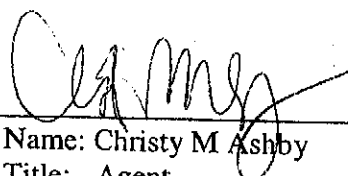
Principal Balance	\$104,265.05
Interest from 11/05/2003 to 10/26/2004	\$8,516.88
Escrow Advances	\$313.94
Accrued Late Charges	\$462.66
Other Charges (itemize)	\$100.00
corporate advance	\$100.00
TOTAL	\$113,658.53
Per Diem	\$23.92
Current Interest Rate	8.375 %

D&G #: 79021
Client #: 2809432 (3013689926 Old#)

EX 1

*

EMC Mortgage Corporation

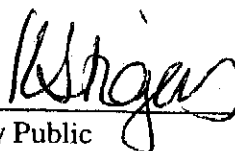


By: Name: Christy M Ashby
Title: Agent

STATE OF Virginia
COUNTY OF Loudoun

I hereby certify that on this 15th day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared Christy M Ashby who acknowledged himself/herself to be the Agent of
*

and having been granted authority to do so, executed the above document by signing
his/her name in my presence. He/She is personally known to me and did take an oath.



Notary Public

My Commission Expires:



AFFIDAVIT OF LOST NOTE

STATE OF Virginia

COUNTY OF Loudoun

THIS DAY, personally appeared before me, a Notary Public, in and for the City and State aforesaid, Christy M. Ashby, agent of EMC Mortgage Corporation, being duly sworn, deposed and says:

1. I solemnly declare and affirm under the penalties of perjury and upon personal knowledge that the contents of the foregoing paper are true and correct to the best of my knowledge, information, and belief.
2. That the affiant is competent to testify to the matters stated herein and said affiant is duly authorized to make this Affidavit for and on behalf of the aforesaid Plaintiff.
3. That EMC Mortgage Corporation is the holder of a certain Deed of Trust Note in the original amount of \$108,000.00, dated October 31, 1997, made by Theresa A Switalski and Joseph R Switalski, a copy of which is secured by a Deed of Trust of even date therewith to , Trustee(s), and recorded in the Clerk's Office of the Circuit Court of Cecil County, Maryland, on November 10, 1997 in Book 0682 Page 045
4. That the original note has been lost, misplaced or destroyed and cannot be produced;
5. That at this time EMC Mortgage Corporation has undertaken diligent efforts to try to locate the note including but not limited to the following:
 - a. Reviewing its internal file of documents from the origination of the loan
 - b. Contacting the settlement attorney (if identifiable) which closed the loan, and
 - c. Consulting with prior counsel, if any, which may have had possession of the note in connection with a previous legal action, and
 - d. Reviewing the Bank's microfiche and electronic data files.
6. That at the time said note was lost, misplaced or destroyed, EMC Mortgage Corporation, has neither conveyed, assigned pledged, hypothecated, encumbered or otherwise transferred the Note or any of our interest therein to anyone and said Note is free and clear of all claims and encumbrances.

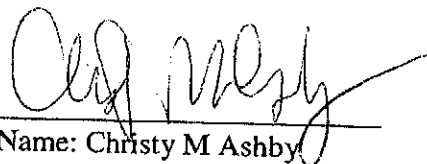
D&G #: 79021 Client #: 2809432 (3013689926 Old#)

242

Lost Note
Affidavit of Debt
L79021AD
Page 2

*

EMC Mortgage Corporation



By: Name: Christy M Ashby
Title: Agent

STATE OF Virginia
COUNTY OF Loudoun

I hereby certify that on this 15th day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared Christy M Ashby who acknowledged himself/herself to be the Agent of
*

and having been granted authority to do so, executed the above document by signing
his/her name in my presence. He/She is personally known to me and did take an oath.



Notary Public

My Commission Expires:



Prepared By:
Draper & Goldberg, P.L.L.C.

DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES is made this September 15, 2004 by EMC Mortgage Corporation ("Beneficiary").

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated October 31, 1997, from Theresa A Switalski and Joseph R Switalski to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil County, Maryland on November 10, 1997, at Book 0682, Page 045 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 45 Drier Drive, Port Deposit, MD 21904.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A Kasuba as Substitute Trustees, who may act either independently or jointly, under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

Sub
Affidavit of Debt
L 79021MD
Page 2

*

EMC Mortgage Corporation

Christy M Ashby

By: Name: Christy M Ashby
Title: Agent

STATE OF Virginia
COUNTY OF Loudoun

I hereby certify that on this 15th day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared Christy M Ashby who acknowledged himself/herself to be the Agent of
*

and having been granted authority to do so, executed the above document by signing
his/her name in my presence. He/She is personally known to me and did take an oath.

Kristina Stigers

Notary Public

My Commission Expires:



IN THE CIRCUIT COURT FOR CECIL COUNTY, MARYLAND

L. Darren Goldberg
et. al

Substitute Trustees

Plaintiffs

Civil No. DAH-876

v.

Theresa A Switalski and Joseph R Switalski

Defendant(s)

AFFIDAVIT OF NON MILITARY STATUS OF MORTGAGOR(S)

I hereby certify upon personal knowledge as follows:

That I am the agent of EMC Mortgage Corporation, the secured party herein.

That none of the Defendant(s) in this proceeding are in the military service of the United States of America.

That none of the Defendant(s) in this proceeding are in the military service of a nation allied with the United States of America.

That none of the Defendant(s) in this proceeding have been ordered to report for induction under the Selective Training and Service Act of 1940.

That none of the Defendant(s) in this proceeding is a member of the enlisted corps who have been ordered to report for military service.

I personally have knowledge of the above facts as a result of my interaction with the Debtor in attempting to collect the underlying debt herein.

I hereby declare and affirm under the penalties of perjury that the matters and facts contained herein are true and correct.

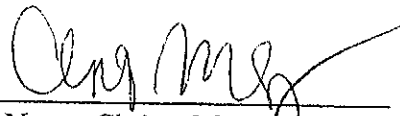
D&G #: 79021
Client #: 2809432 (3013689926 Old#)

EX 4

Non-Military
~~Affidavit of Debt~~
L 7902140
Page 2

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EMC Mortgage Corporation



By: Name: Christy M Ashby
Title: Agent

STATE OF Virginia
COUNTY OF Loudoun

I hereby certify that on this 15th day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared Christy M Ashby who acknowledged himself/herself to be the Agent of

*

and having been granted authority to do so, executed the above document by signing
his/her name in my presence. He/She is personally known to me and did take an oath.



Notary Public

My Commission Expires:



AMENDED AFFIDAVIT OF LOST NOTE

STATE OF Texas

Civil No. d-04-876

COUNTY OF Dallas

THIS DAY, personally appeared before me, a Notary Public, in and for the City and State aforesaid, Mary Jacque Thompson, Assistant Vice President of EMC Mortgage Corporation, being duly sworn, deposed and says:

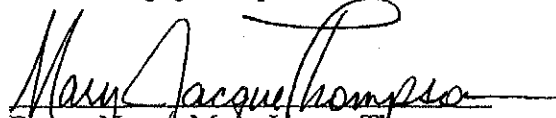
1. I solemnly declare and affirm under the penalties of perjury and upon personal knowledge that the contents of the foregoing paper are true and correct to the best of my knowledge, information, and belief.
2. That the affiant is competent to testify to the matters stated herein and said affiant is duly authorized to make this Affidavit for and on behalf of the aforesaid Plaintiff.
3. That EMC Mortgage Corporation is the holder of a certain Deed of Trust Note in the original amount of \$108,000.00, dated October 31, 1997, made by Theresa A Switalski and Joseph R Switalski, a copy of which is secured by a Deed of Trust of even date therewith to , Trustee(s), and recorded in the Clerk's Office of the Circuit Court of Cecil County, Maryland, on November 10, 1997 in Book 0682 Page 045
4. That the original note has been lost, misplaced or destroyed and cannot be produced;
5. That at this time EMC Mortgage Corporation has undertaken diligent efforts to try to locate the note including but not limited to the following:
 - a. Reviewing its internal file of documents from the origination of the loan
 - b. Contacting the settlement attorney (if identifiable) which closed the loan, and
 - c. Consulting with prior counsel, if any, which may have had possession of the note in connection with a previous legal action, and
 - d. Reviewing the Bank's microfiche and electronic data files.
6. That at the time said note was lost, misplaced or destroyed, EMC Mortgage Corporation, has neither conveyed, assigned pledged, hypothecated, encumbered or otherwise transferred the Note or any of our interest therein to anyone and said Note is free and clear of all claims and encumbrances.

D&G #: 79021 Client #: 2809432 (3013689926 Old#)

Ex 5

Amended
Last Note
L 79021 MD
Page 2

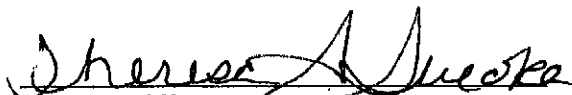
EMC Mortgage Corporation



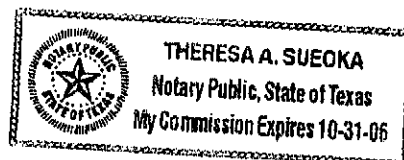
By: Name: Mary Jacque Thompson
Title: Assistant Vice President

STATE OF TEXAS
COUNTY OF DALLAS

I hereby certify that on this 28th day of September, 2004, before me, the subscriber, a Notary Public for the State and County aforesaid, personally appeared Mary Jacque Thompson who acknowledged himself/herself to be the Assistant Vice President of EMC Mortgage Corporation and having been granted authority to do so, executed the above document by signing his/her name in my presence. He/She is personally known to me and did take an oath.


Notary Public

My Commission Expires: 10/31/06



IN THE CIRCUIT COURT FOR CECIL COUNTY, MARYLAND

L. Darren Goldberg
et. al

Substitute Trustees

Plaintiffs

Civil No. d-04-876

v.

Theresa A Switalski and Joseph R Switalski

Defendant(s)

AMENDED AFFIDAVIT OF NON MILITARY STATUS OF MORTGAGOR(S)

I hereby certify upon personal knowledge as follows:

That I am the Assistant Vice President of EMC Mortgage Corporation, the secured party herein.

That none of the Defendant(s) in this proceeding are in the military service of the United States of America.

That none of the Defendant(s) in this proceeding are in the military service of a nation allied with the United States of America.

That none of the Defendant(s) in this proceeding have been ordered to report for induction under the Selective Training and Service Act of 1940.

That none of the Defendant(s) in this proceeding is a member of the enlisted corps who have been ordered to report for military service.

I personally have knowledge of the above facts as a result of my interaction with the Debtor in attempting to collect the underlying debt herein.

I hereby declare and affirm under the penalties of perjury that the matters and facts contained herein are true and correct.

D&G #: 79021

Client #: 2809432 (3013689926 Old#)

Eyb

Amended
Non-Military
L 79021 MO
Page 2

EMC Mortgage Corporation

Mary Jacque Thompson
By: Name: Mary Jacque Thompson
Title: Assistant Vice President

STATE OF TEXAS
COUNTY OF DALLAS

I hereby certify that on this 28th day of September, 2004, before me, the subscriber, a Notary Public for the State and County aforesaid, personally appeared Mary Jacque Thompson who acknowledged himself/herself to be the Assistant Vice President of EMC Mortgage Corporation and having been granted authority to do so, executed the above document by signing his/her name in my presence. He/She is personally known to me and did take an oath.

Theresa A. Sueoka
Notary Public

My Commission Expires: 10/31/06



Prepared By:
Draper & Goldberg, P.L.L.C.

BOOK 1760 PAGE 476

Civil No. d-04-876

AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS **AMENDED** DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES is made this September 28, 2004 by EMC Mortgage Corporation ("Beneficiary") to correct the signature page.

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated October 31, 1997, from Theresa A Switalski and Joseph R Switalski to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil County, Maryland on November 10, 1997, at Book 0682, Page 045 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 45 Drier Drive, Port Deposit, MD 21904.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A Kasuba as Substitute Trustees, who may act either independently or jointly, under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

D&G #79021

CLIENT #2809432 (3013689926 Old#)

TRP FD SURE #	20.00
RECORDING FEE	20.00
TOTAL	40.00
Reg# CEBC	Ref # 46641
HLB AJL	SLK # 2206
Oct 20, 2004	00:26

CLERK
PER WILLIAM L. BRUCKMAN
DEED BOOK 1760

2004 OCT 20 AM 10:12

RECEIVED FOR RECORD
& RECORDED

Ex 7

Amended Sub
L 7902140
Page 2

EMC Mortgage Corporation

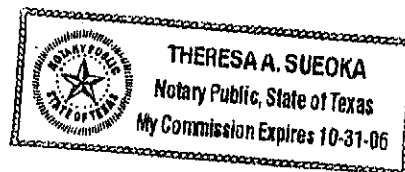
Mary Jacque Thompson
By: Name: Mary Jacque Thompson
Title: Assistant Vice President

STATE OF TEXAS
COUNTY OF DALLAS

I hereby certify that on this 28th day of September, 2004 before me, the subscriber, a Notary Public for the State and County aforesaid, personally appeared Mary Jacque Thompson who acknowledged himself/herself to be the Assistant Vice President of EMC Mortgage Corporation and having been granted authority to do so, executed the above document by signing his/her name in my presence. He/She is personally known to me and did take an oath.

Theresa A. Sueoka
Notary Public

My Commission Expires: 10/31/06



Prepared By:
Draper & Goldberg, P.L.L.C.

Case # D-04-807

AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS **AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES** is made this September 16, 2004 by Bank One, National Association, as Trustee by HomeComings Financial Network, Inc. as its attorney in fact, by Fidelity National Foreclosure Solutions as attorney in fact ("Beneficiary") to correct the mortgagor's name.

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated November 30, 2001, from Jessica M. Weyandt and Christopher J. Weyandt, aka Christopher Weyandt to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil COUNTY, Maryland on December 4, 2001, at Book 1080, Page 743 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 124 John Street, Perryville, MD 21903.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A. Kasuba as Substitute Trustees under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

D&G #96748

CLIENT #0433697661

TWP FD SURE \$	20.00
RECORDING FEE	20.00
TOTAL	40.00
Rec'd CE01	Rec'd # 97462
WLB JCH	BIR # 1219
Sep 27, 2004	12:13 PM

CLERK
PER WILLIAM L. BRUECKMAN
CECIL COUNTY MD

2004 SEP 27 PM 1:14

RECEIVED FOR RECORD
& RECORDED

Ex 8

Amended Sub
L96748MD
Page 2

Bank One, National Association, as
Trustee by HomeComings Financial
Network, Inc. as its attorney in fact, by
Fidelity National Foreclosure Solutions
as attorney in fact



By: CHRIS ANDERSON
Title: MANAGER

STATE OF Minnesota
COUNTY OF Dakota

I hereby certify that on this 16th day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared CHRIS ANDERSON who acknowledged himself/herself to be the MANAGER
of Fidelity national Foreclosure Solutions and having been granted authority to do so,
executed the above document by signing his/her name in my presence. He/She is
personally known to me and did take an oath.



Notary Public

My Commission Expires:



SCHEDULE A

All that lot or parcel of land situate in the Seventh Election District of Cecil County, State of Maryland, and which is more particularly described as follows:

BEING KNOWN AND DESIGNATED as Lot NO. 12, as shown on the Plat entitled "Perryville Manor" which Plat is recorded among the Land Records of Cecil County in Plat Book W.A.S. No. 5, folio 8. The improvements thereon being known as 124 John Street.

BEING the same lot or parcel of land which was conveyed unto Christopher J. Weyandt and Jessica M. Weyandt, his wife, by Deed of Janet Y. Fye, his wife, dated of evendate herewith and recorded or intended to be recorded among the Land Records of Cecil County immediately prior hereto.

In accordance with Real Property Section 3-104 (f) (1) this is to certify that the foregoing instrument was prepared under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Maryland.


WILLIAM F. RIDDLE

✓
Ret to Equity

Prepared By:
Draper & Goldberg, P.L.L.C.

Case # D-04-807

AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS **AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES** is made this October 4, 2004 by Bank One, National Association, as Trustee by HomeComings Financial Network, Inc. as its attorney in fact, by Fidelity National Foreclosure Solutions as attorney in fact ("Beneficiary") to correct the mortgagor's name.

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated November 30, 2001, from Jessica M. Weyandt, aka Jessica M. Weyandt and Christopher J. Weyandt, aka Christopher Weyandt to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil COUNTY, Maryland on December 4, 2001, at Book 1080, Page 743 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 124 John Street, Perryville, MD 21903.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A. Kasuba as Substitute Trustees under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

D&G #96748-3rd Party
CLIENT #0433697661

CLERK
PER WILLIAM L. BRUECKMAN
CECIL COUNTY, MD.

2004 DEC -6 AM 11:21

RECEIVED FOR RECORD
& RECORDED

Efg

Amended Sub
L96748 MD
 Page 2

Bank One, National Association, as
 Trustee by HomeComings Financial
 Network, Inc. as its attorney in fact,
 by Fidelity National Foreclosure
 Solutions as attorney in fact

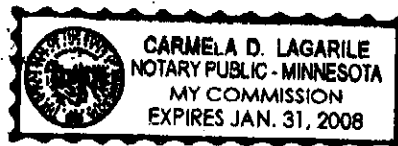
By: Rick Wilken
 Title: Asst. Vice President

STATE OF Minnesota
 COUNTY OF Dakota

I hereby certify that on this 4th day of October, 2004
 before me, the subscriber, a Notary Public for the State and County aforesaid, personally
 appeared Rick Wilken who acknowledged himself/herself to be the
AVP of Homecomings Financial Network Inc and having been
 granted authority to do so, executed the above document by signing his/her name in my
 presence. He/She is personally known to me and did take an oath.

Carmela D. Lagarile
 Notary Public

My Commission Expires:



SCHEDULE A

All that lot or parcel of land situate in the Seventh Election District of Cecil County, State of Maryland, and which is more particularly described as follows:

BEING KNOWN AND DESIGNATED as Lot NO. 12, as shown on the Plat entitled "Perryville Manor" which Plat is recorded among the Land Records of Cecil County in Plat Book W.A.S. No. 5, folio 8. The improvements thereon being known as 124 John Street.

BEING the same lot or parcel of land which was conveyed unto Christopher J. Weyandt and Jessica M. Weyandt, his wife, by Deed of Janet Y. Fye, his wife, dated of evendate herewith and recorded or intended to be recorded among the Land Records of Cecil County immediately prior hereto.

In accordance with Real Property Section 3-104 (f) (1) this is to certify that the foregoing instrument was prepared under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Maryland.


WILLIAM F. RIDDLE

MD FD SURE	30.00
RECORDING FEE	20.00
TOTAL	40.00
Reg# CEBC	Ref # 48631
WLB JUL	Blk # 566
Dec 06, 2004	11:02

Prepared By:
Draper & Goldberg, P.L.L.C.

BOOK 1792 PAGE 606

✓ Return to: Equity
D-04-1099

DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES is made this November 17, 2004 by Chase Manhattan Bank, as Trustee, in trust for the Holders of IMC Home Equity Trust Series 1997-5, by Select Portfolio Servicing, Inc. as attorney in fact ("Beneficiary").

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated May 16, 1997, from Reba Harriet Dixon, N/K/A Reba Harriet Green and Elizabeth Rebecca Scott to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil County, Maryland on 5-23-97, at Book 654, Page 142 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 155 Back Street, Cecilton, MD 21913.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A Kasuba as Substitute Trustees, who may act either independently or jointly, under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

D&G 98727

PER WILLIAM L. BRUECKMAN
CLERK
CECIL COUNTY, MD

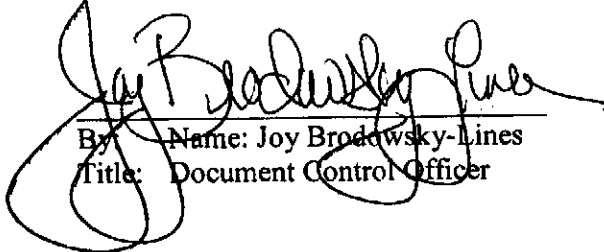
2004 DEC -6 AM 11:22

RECEIVED FOR RECORD
& RECORDED

Ex 10

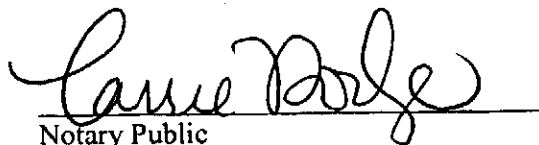
Sub
L98727MD
 Page 2

Chase Manhattan Bank, as Trustee, in
 trust for the Holders of IMC Home
 Equity Trust Series 1997-5, by Select
 Portfolio Servicing, Inc. as attorney in
 fact

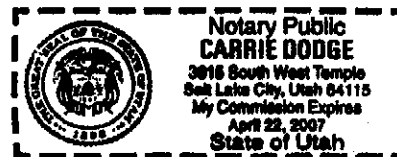

 By Name: Joy Brodowsky-Lines
 Title: Document Control Officer

**STATE OF UTAH
 COUNTY OF SALT LAKE**

I hereby certify that on this 19th day of November, 2004
 before me, the subscriber, a Notary Public for the State and County aforesaid, personally
 appeared Joy Brodowsky-Lines who acknowledged herself to be the Document Control
 Officer of Select Portfolio Servicing and having been granted authority to do so, executed
 the above document by signing his/her name in my presence. He/She is personally
 known to me and did take an oath.


 Notary Public

My Commission Expires: 4/22/07



File No. 97-07734

Exhibit "A"

BEGINNING at a point on the western side of Back Street at the northeast corner of land now or formerly of Dr. Edward Crawford, and running thence with the same the following three courses: North 44 degrees West, 10.12 perches; thence still with the same, North 31 1/2 degrees East, 9.76 perches; thence still with the same, 20 1/2 degrees East, 6.52 perches to a stone on a line of land now or formerly of Cochran; thence South 76 1/2 degrees East, 18.44 perches with Cochran's land to the west side of Back Side; thence South 46 1/2 degrees West, 25.40 perches with the West side of Back Street to the place of Beginning: CONTAINING 1 acre, 2 roods and 28 perches of land, more or less.

SUBJECT, HOWEVER, to restrictions, reservations and covenants of record.

THE BORROWER(S) HEREIN CERTIFY THAT THE PROPERTY WHICH IS THE SUBJECT OF THIS DEED OF TRUST IS THEIR PRINCIPAL RESIDENCE, THAT THEY ARE THE ORIGINAL MORTGAGOR(S) AND THAT THE AMOUNT SECURE HEREIN WAS BORROWED FOR THE PURPOSE OF REFINANCING AN EXISTING DEED OF TRUST RECORDED IN LIBER NO. WLB 601, FOLIO NO. 448, ON WHICH REMAINS AN OUTSTANDING PRINCIPAL BALANCE OF \$ 59,801.50.

THIS IS TO CERTIFY, that the within instrument was prepared by or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.



STEPHEN R. MILLSTEIN, ESQ.

IMP FD SURE	20.00
RECORDING FEE	20.00
TOTAL	40.00
Reg# CE03	Rec# 48634
HLB AJL	PK # 572
Dec 26, 2004	11:15 am

Prepared By:
Draper & Goldberg, P.L.L.C.

Case # 07-D-04-000298

AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS **AMENDED DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES** is made this September 22, 2004 by Mortgage Electronic Registration Systems, Inc. as nominee for Chase Manhattan Mortgage Corporation ("Beneficiary") to correct the beneficiary.

WHEREAS, the Beneficiary is the holder of a promissory note, repayment of which is secured by a Deed of Trust dated November 27, 2002, from Scott Anthony Jenis to certain trustees named therein ("Trustees"), and recorded among the land records of Cecil COUNTY, Maryland on December 6, 2002, at Book 1271, Page 337 ("Deed of Trust");

WHEREAS, the Deed of Trust encumbers real property known as:

SEE ATTACHED LEGAL DESCRIPTION

And generally known as 112 Cherry Tree Lane, Elkton, MD 21921.

WHEREAS, the Deed of Trust grants to the beneficiary the unconditional power to appoint substitute trustees in place and stead of the original trustees named in the Deed of Trust; and

WHEREAS, the Beneficiary as the holder of the Note, desires to exercise the power to appoint substitute trustees in place and stead of the Trustees and to vest the substitute trustees with the same rights, powers, title and estate as are vested in the Trustees.

NOW, THEREFORE, in consideration of the sum of five dollars (\$5), and other good and valuable consideration, the Beneficiary does hereby appoint, L. Darren Goldberg, and David A. Kasuba as Substitute Trustees under the Deed of Trust, with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts and duties of the Trustees.

Return To:

Draper & Goldberg, P.L.L.C.
803 Sycolin Road, Suite 301
Leesburg, VA 20175

JP FD SURE \$	20.00
RECORDING FEE	20.00
TOTAL	40.00
Res# CE03	Rept # 45851
WLB AJL	Blk # 312
Oct 04, 2004	12:22 PM

D&G #95727

CLIENT #1928147048

CLERK
PER WILLIAM L. BRUECKMAN
CECIL COUNTY, MD

2004 OCT -4 PM 2:41

RECEIVED FOR RECORD
& RECORDED

Ex 11

Amended
Substitution of Trustee
L95727MD
Page 2

BOOK 1751 PAGE 037

* Mortgage Electronic Registration
Systems, Inc. as nominee for Chase
Manhattan Mortgage Corporation

Christina Trowbridge
By: Name: Christina Trowbridge
Title: ASSISTANT SECRETARY

STATE OF OHIO
COUNTY OF FRANKLIN

I hereby certify that on this 22nd day of September, 2004
before me, the subscriber, a Notary Public for the State and County aforesaid, personally
appeared Christina Trowbridge who acknowledged himself/herself to
be the ASSISTANT SECRETARY of * and
having been granted authority to do so, executed the above document by signing his/her
name in my presence. He/She is personally known to me and did take an oath.

Laura C. Koch
Notary Public

My Commission Expires:



Laura C. Koch
Notary Public-State of Ohio
My Commission Expires
March 24, 2007

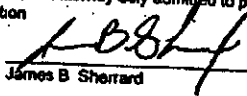
SCHEDULE A

ALL that lot or parcel of land situate in the Third Election District of Cecil County, State of Maryland, and designated as Lot No. 86 as shown on a subdivision plat known as Washington Woods, Section 2, recorded among the Land Records of Cecil County in Plat Records PC 413-723,

BEING the same lot or parcel of land which was conveyed to Scott Anthony Jenis, his/her personal representatives, heirs and assigns, by deed from Miken Limited Partnership, dated of even date, and recorded, or to be recorded among the Land Records of Cecil County immediately prior hereto,


Certificate of Preparation

In accordance with Real Property Section 3-104 (f) (1), this is to certify that the foregoing instrument was prepared under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland or by one of the parties to the transaction


James B. Sherrard

AFTER RECORDATION REMIT TO:
SHERRARD TITLE COMPANY LLC
155 E MAIN STREET
ELKTON, MD 21921

FILE # 6810


Ref
Red to Equity