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Chicago, IL 60603-4159  
USA

*Structured Asset Trust Unit Repackagings (SATURNS)  
DPL Capital Security Backed  
Series 2002-3*

Statement Date: 22-Feb-11  
Payment Date: 22-Feb-11  
Prior Payment: 01-Sep-10  
Next Payment: N/A  
Record Date: 15-Feb-11

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<b>Parties to The Transaction</b>			
Depositor: MS Structured Asset Corp Underwriter: Morgan Stanley Capital Services, Inc Rating Agency: Standard & Poor's, Inc./Moody's Investors Service, Inc.			
<b>Information is available for this issue from the following sources</b>			
Bank of America Merrill Lynch <a href="http://www.etrustee.net">www.etrustee.net</a>			

**Structured Asset Trust Unit Repackagings (SATURNS)**  
**DPL Capital Security Backed**  
**Series 2002-3**

WAC: 8.097000%

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**Grantor Trust**

Class	Original Face Value (1)	Opening Balance	Principal Payment	Principal Adj. or Loss	Negative Amortization	Closing Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
CUSIP		Factor per \$ 1000	Factor per \$ 1000	Factor per \$ 1000	Factor per \$ 1000	Factor per \$ 1000	Factor per \$ 1000	Factor per \$ 1000	Next Rate(3)
A UNIT 80410A202	54,550,000.00	54,550,000.00 1000.000000000	54,550,000.00 1000.000000000	0.00 0.000000000	0.00 0.000000000	0.00 0.000000000	2,040,511.00 37.406251146	0.00 0.000000000	7.8750000000% Fixed
B UNIT 80410AAA1	54,550,000.00 N	54,550,000.00 1000.000000000	0.00 0.000000000	0.00 0.000000000	0.00 0.000000000	0.00 0.000000000	1,257,387.00 23.050174152	1,199,864.00 21.995673694	0.2220000000% Fixed
Total	54,550,000.00	54,550,000.00	54,550,000.00	0.00	0.00	0.00	3,297,898.00	1,199,864.00	

Total P&I Payment 57,847,898.00

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**Cash Reconciliation Summary**

Interest Summary	
Current Scheduled Interest	2,098,034.00
Less Deferred Interest	0.00
Less PPIS Reducing Scheduled Int	0.00
Plus Gross Advance Interest	0.00
Less ASER Interest Adv Reduction	0.00
Interest Not Advanced (Current Period)	0.00
Less Other Adjustment	0.00
<b>Total</b>	<b>2,098,034.00</b>
<b>Unscheduled Interest:</b>	
Prepayment Penalties	0.00
Yield Maintenance Penalties	0.00
Other Interest Proceeds	1,199,864.00
<b>Total</b>	<b>1,199,864.00</b>
Less Fee Paid To Servicer	0.00
Less Fee Strips Paid by Servicer	0.00
<b>Less Fees &amp; Expenses Paid By/To Servicer</b>	
Special Servicing Fees	0.00
Workout Fees	0.00
Liquidation Fees	0.00
Interest Due Serv on Advances	0.00
Recoup of Prior Advances	0.00
Misc. Fees & Expenses	0.00
	0.00
<b>Total Unscheduled Fees &amp; Expenses</b>	<b>0.00</b>
<b>Total Interest Due Trust</b>	<b>3,297,898.00</b>
<b>Less Fees &amp; Expenses Paid By/To Trust</b>	
Trustee Fee	0.00
Fee Strips	0.00
Misc. Fees	0.00
Interest Reserve Withholding	0.00
Plus Interest Reserve Deposit	0.00
<b>Total</b>	<b>0.00</b>
<b>Total Interest Due Certs</b>	<b>3,297,898.00</b>

Principal Summary	
<b>Scheduled Principal:</b>	
Current Scheduled Principal	0.00
Advanced Scheduled Principal	0.00
<b>Scheduled Principal</b>	<b>0.00</b>
<b>Unscheduled Principal:</b>	
Curtailments	0.00
Prepayments in Full	54,550,000.00
Liquidation Proceeds	0.00
Repurchase Proceeds	0.00
Other Principal Proceeds	0.00
<b>Total Unscheduled Principal</b>	<b>54,550,000.00</b>
<b>Remittance Principal</b>	<b>54,550,000.00</b>
Remittance P&I Due Trust	57,847,898.00
<b>Remittance P&amp;I Due Certs</b>	<b>57,847,898.00</b>

Pool Balance Summary		
	Balance	Count
Beginning Pool	54,550,000.00	2
Scheduled Principal	0.00	0
Unscheduled Principal	54,550,000.00	1
Deferred Interest	0.00	
Liquidations	0.00	0
Repurchases	0.00	0
Ending Pool	0.00	0

Servicing Fee Summary	
Current Servicing Fees	0.00
Plus Fees Advanced for PPIS	0.00
Less Reduction for PPIS	0.00
Plus Delinquent Servicing Fees	0.00
<b>Total Servicing Fees</b>	<b>0.00</b>

PPIS Summary	
Gross PPIS	0.00
Reduced by PPIS	0.00
Reduced by Shortfalls in Fees	0.00
Reduced by Other Amounts	0.00
PPIS Reducing Scheduled Interest	0.00
PPIS Reducing Servicing Fee	0.00
PPIS Due Certificate	0.00

Advance Summary (Advance Made by Servicer)		
	Principal	Interest
Prior Outstanding	0.00	0.00
Plus Current Period	0.00	0.00
Less Recovered	0.00	0.00
Less Non Recovered	0.00	0.00
Ending Outstanding	0.00	0.00

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**Bond Interest Reconciliation**

Class	Accrual		Pass Thru Rate	Accrued Certificate Interest	Deductions			Additions				Distributable Certificate Interest (2)	Interest Payment Amount	Current Period (Shortfall)/ Recovery	Remaining Outstanding Interest Shortfalls	Credit Support	
	Method	Days			Allocable PPIS	Deferred & Accretion Interest	Interest Loss/Exp	Prior Int. Short- falls Due	Int Accrual on Prior Shortfall (3)	Prepay- ment Penalties	Other Interest Proceeds (1)					Original	Current(4)
A UNIT	30/360	180	7.8750000000%	2,040,511.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,040,511.00	2,040,511.00	0.00	0.00	NA	NA
B UNIT	30/360	180	0.2220000000%	57,523.00	0.00	0.00	0.00	0.00	0.00	0.00	1,199,864.00	1,257,387.00	1,257,387.00	0.00	0.00	NA	NA

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

(2) Accrued - Deductions + Additions Interest

(3) Includes interest accrued on outstanding Interest Shortfalls and/or Loss Allocations. Where applicable.

(4) Determined as follows: (A) the ending balance of all the classes less (B) the sum of (i) the ending balance of the class and (ii) the ending balance of all classes which are not subordinate to the class divided by (A).

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*Other Related Information*

**Swap Information**

Swap Receipts	Swap Amount Received	Next Swap Rate
None	0.00	0.00%

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*Other Related Information*

The underlying security issuer or guarantor, as applicable, is subject to the informational requirements of the Exchange Act. The underlying security issuer or guarantor, as applicable, currently files reports, proxy statements and other information with the SEC. Those periodic reports, current reports and other reports and other information can be inspected and copied at the public reference facilities maintained by the SEC at Room 1024, 450 Fifth Street, N.W., Washington, D.C. 20549, at prescribed rates. The SEC also maintains a website on the internet at <http://www.sec.gov> at which users can view and download copies of reports, proxy, information statements and other information filed electronically. In addition, those reports and other information may also be obtained from the underlying security issuer by making a request to the underlying security issuer.

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*Realized Loss Detail*

Period	Disclosure Control #	Appraisal Date	Appraisal Value	Beginning Scheduled Balance	Gross Proceeds	Gross Proceeds as a % of Sched. Balance	Aggregate Liquidation Expenses *	Net Liquidation Proceeds	Net Proceeds as a % of Sched. Balance	Realized Loss

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**Rating Information**

		Original Ratings			Rating Change/Change Date(1)			
Class	CUSIP	Fitch	Moody's	S&P	Fitch	Moody's	S&P	
A UNIT	80410A202	NR	Baa2	BBB-		Baa3	6/10/08	BBB 4/28/09
B UNIT	80410AAA1	NR	NR	NR				BBB 4/28/09

NR - Designates that the class was not rated by the rating agency.

(1) Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to Bank of America within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, Bank of America recommends that investors obtain current rating information directly from the rating agency.



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***Disclaimer***

*On December 30, 2010, substantially all of the Global Securities Solutions securitization trust administration business of Bank of America, N.A. and its affiliates (collectively, "Bank of America") located in the United States, the United Kingdom and Ireland was acquired by the corporate trust division of U.S. Bank National Association and its affiliates (collectively, "U.S. Bank"). As a result of the acquisition, substantially all of the relationships of the Global Securities Solutions securitization trust administration business are being administered by U.S. Bank, with transitional assistance from Bank of America. The securitization trust administration functions and roles that are being transitioned include, but are not limited to, Bank of America's roles and duties as trustee, securities administrator, paying agent, collateral agent, custodian, security registrar, calculation agent and depositary. Succession by U.S. Bank of securitization trust administration roles from Bank of America shall be subject to satisfaction of any applicable requirements or conditions set forth in the applicable agreements. During the transition period, until further notice is provided, all communications and any other ongoing activities regarding the securitization trust administration business should continue to be made through your current Bank of America contacts. Should you have any questions in relation to either this notice or the servicing of your account, please contact [Global\\_Securities\\_Solutions\\_Team@globalsecutiessolutions.com](mailto:Global_Securities_Solutions_Team@globalsecutiessolutions.com).*