

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on July 22, 2005, Jacinto G. Gibbs and Latoya S. McGee Gibbs executed and delivered to Arnold A. Weiss of Shelby Co. TN as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$77,400.00 payable to the order of Accredited Home Lenders, Inc.; said Deed of Trust is recorded in Book 2,278 at Page 390 of 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

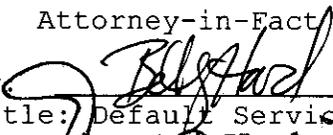
WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

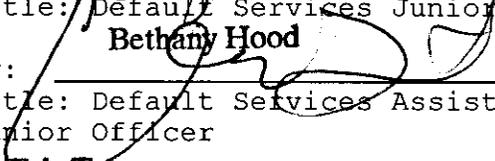
NOW, THEREFORE, U.S. Bank National Association as Trustee, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Michael S. McKay as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, U.S. Bank National Association as Trustee has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 7th day of November, 2006.

U.S. Bank National Association as Trustee

By: Residential Funding Company, LLC
fka Residential Funding Corporation
Attorney-in-Fact

By: 
Title: Default Services Junior Officer
Bethany Hood

By: 
Title: Default Services Assistant
Junior Officer

Eric Tate

STATE OF MN)
COUNTY OF Dakota) ss

ACKNOWLEDGMENT

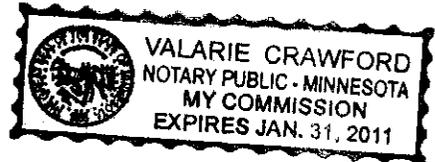
Personally appeared before me, on this 7th day of November, 2006, before me, the undersigned Notary Public, duly commissioned, qualified and acting, within and for said County and State, within my jurisdiction, appeared in person, the within named Bethany Hood and Eric Tate to me personally well known, who stated that they were the Default Services Junior Officer and Default Services Assistant Junior Officer respectively for Residential Funding Company, LLC fka Residential Funding Corporation, who acknowledged that Residential Funding Company, LLC fka Residential Funding Corporation is Attorney-in-Fact for U.S. Bank National Association as Trustee, and were duly authorized in said fiduciary capacity of said limited liability company and/or corporation Bethany Hood and Eric Tate executed the foregoing instrument for and in the name and on behalf of the said limited liability company and/or corporation as Attorney-in-Fact for U.S. Bank National Association as Trustee, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said limited liability company and/or corporation as Attorney-in-Fact for U.S. Bank National Association as Trustee so to do.

IN TESTIMONY HEREOF, I have hereunto set my hand and official seal this 7th day of November, 2006.

My Commission Expires:
1-31-11

Valarie Crawford
NOTARY PUBLIC

Jacinto G. Gibbs and Latoya S. McGee Gibbs
DHGW No. 33566H
THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000



2/09/05 9:37:20 P2
BK 107 PG 65 P2
DESOTO COUNTY, MS P2
W.E. DAVIS, CH CLERK

Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117

Prepared By: Peggy Jordan
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117
phone: (651) 765-6400

Limited Power of Attorney

KNOW ALL MEN BY THESE PREMISES:

23477094

That U.S. Bank National Association ("U.S. Bank"), as Trustee, under Pooling and Servicing or Indenture Agreements pursuant to which Residential Funding Corporation acts as Master Servicer, and such Trustee being, a national banking association organized and existing under the laws of the United States of America, having an office located at 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, has made, constituted and appointed, and does by these presents make, constitute and appoint Residential Funding Corporation, a corporation organized and existing under the laws of the State of Delaware, its trust and lawful Attorney-in Fact, with full power and authority to sign, execute, acknowledge, deliver, file or record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust"; respectively) and promissory notes secured thereby (the "Mortgages Notes") for which the undersigned is acting as Trustee for various certificate holders (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 for which Residential Funding Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only and only if permitted under the applicable Pooling and Servicing Agreement or Indenture:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in Favor of a public utility company or a government agency or unit with power of eminent domain; this section shall include, without limitation, the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
3. The qualified subordination of the lien of a Mortgage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.
4. 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. Statements of breach or non-performance;
 - c. Notices of default;
 - d. Cancellations/rescissions of notices of default and/or notices of sale;
 - e. The taking of a deed in lieu of foreclosure; and
 - f. Such other documents and action as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions.



5. 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 of real estate owned.
6. The completion of loan assumption agreements.
7. The full satisfaction/ release of a Mortgage or Deed of Trust or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
8. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of a Residential Funding Corporation Seller Contract, including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.
9. The full assignment of a Mortgage or Deed of Trust 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.

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 that said Attorney-in Fact shall lawfully do or cause to be done by authority hereof.

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.

(SEAL) NO CORPORATE SEAL

Kristy Frideres
 Witness Kristy Frideres

Jason P. LeDuc
 Witness Jason P. LeDuc

Shana Fouts
 Attest Shana Fouts
 Title: Trust Officer

U.S. Bank National Association, As Trustee

Ken Dzigan
 Name: Ken Dzigan
 Title: Vice President

Toby Robillard
 Name: Toby Robillard
 Title: Assistant Vice President

STATE OF MINNESOTA
 SS.
 COUNTY OF RAMSEY

On the 21st day of January in the year 2005 before me, the undersigned, personally appeared Ken Dzigan, Vice President, Toby Robillard, Assistant Vice President and Shana Fouts, Trust Officer, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her their signature(s) on the instrument the person(s) or the entirety upon behalf of which the person(s) acted, executed the instrument in the city of St. Paul, County of Ramsey, State of Minnesota.

WITNESS my hand and official seal
Heather A. Blackwell
 Heather A. Blackwell
 Notary Public in and for the State of Minnesota

