

Current Borrower: Dereesha M. Bowens
Client Loan Number: 96506704
B&H File Number: 240004
VA/FHA/PMI Number: 4275703fl
Loan Type: FHA
Property Address: 10630 Chateau Drive, Olive Branch, MS 38654

11/15/06 11:27:57
BK 2-606 PG 569
DEBOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PS
Pa

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 31, 2001, Dereesha M. Bowens, executed a deed of trust to T. Harris Collier, III, Trustee for the benefit of Trustmark National Bank, which deed of trust is recorded in Deed of Trust Book 1337 at Page 0693 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans, Inc., by instrument dated February 14, 2005, and recorded in Book 2327 at Page 455 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHODLERS OF CWMBS 2005-R1, by instrument dated August 30, 2006, and recorded in Book 2555 at Page 767 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHODLERS OF CWMBS 2005-R1, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute April L. Gremillion or Zachary A. Copp or James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHODLERS OF CWMBS 2005-R1, does hereby appoint and substitute April L. Gremillion

B&H # 240004 / 409

Jason R. Richter OPS

or Zachary A. Copp or James L. DeLoach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHODLERS OF CWMB5 2005-R1, acting by and through its duly authorized officer, this the 30 day of Nov, 2006.

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHODLERS OF CWMB5 2005-R1

KIMBERLY DAWSON, 1ST VICE PRESIDENT

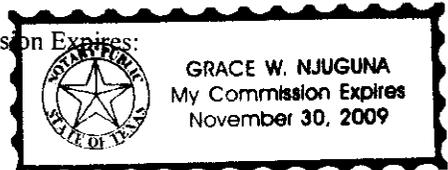
STATE OF **TEXAS**)
) ACKNOWLEDGMENT
COUNTY OF **COLLIN**

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, Kimberly, known to me to be the 1st VP, who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 8 day of Nov, 2006.

Grace W. Njuguna
Notary Public

My Commission Expires:



THIS DOCUMENT PREPARED BY:
Amie Oppenheimer
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.:(972) 233-2500

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EXHIBIT "A"

LOT 176, CHATEAU RIDGE, LOCATED IN SECTION 11, TOWNSHIP 2 SOUTH, RANGE 6 WEST,
ON PLAT OF SAID SUBDIVISION OF RECORDED IN PLAT BOOK 14, PAGES 47-50 IN THE
OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Also known as 10630 Chateau Drive, Olive Branch, MS 38654