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6/25/07 10:15:49  
BK 2,742 PG 55  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on August 31, 2006, Debbie H. Muse executed and delivered to Sparkman, Zummach, P.C./Joseph M. Ricks as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Wilmington Finance, Inc., and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$168,150.00 payable to the order of Wilmington Finance, Inc., said Deed of Trust is recorded in Book 2,559 at Page 291 of the Office of the Chancery Clerk of De Soto 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, US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC5, 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 aforementioned 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 also any substituted 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, US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC5 has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 15th day of June, 2007.

US Bank, National Association as Trustee for the  
MLMI SURF Trust Series 2006-BC5

By: Wilshire Credit Corporation  
Attorney-in-Fact

By: [Signature]  
BERT BEHRENS, A.V.P.

By: [Signature]  
TRINA BROOKS, V.P.

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STATE OF Oregon )

COUNTY OF Washington )

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ACKNOWLEDGMENT

Personally appeared before me, on this 15th day of June, 2007 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 Brett Behrens and Trina Brooks to me personally well known, who stated that they were the AVP and VP respectively for Wilshire Credit Corporation, who acknowledged that Wilshire Credit Corporation is Attorney-in-Fact for US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC5, and were duly authorized in said fiduciary capacity of said corporation Brett Behrens and Trina Brooks executed the foregoing instrument for and in the name and on behalf of the said corporation as Attorney-in-Fact for US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC5, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation as Attorney-in-Fact for US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC5 so to do.

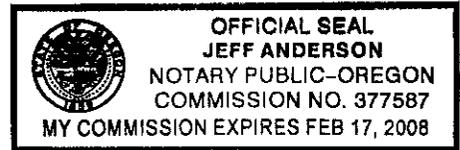
IN TESTIMONY HEREOF, I have hereunto set my hand and official seal this 15th day of June, 2007.

My Commission Expires:

02/17/08

  
NOTARY PUBLIC

Debbie H. Muse  
DHGW No. 40624H  
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



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govt. 24

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~~BOOK 6697~~ PAGE ~~49~~

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
WILSHIRE CREDIT CORPORATION  
14523 S.W. Millikan Way  
Suite 200  
Beaverton, Oregon 97005  
Attn: Charlene Busselaar

501-661-1000  
Dyke, Henry Goldsholt & Winzerling, P.L.C.  
555 Plaza West Building  
415 North McKinley  
Little Rock, Arkansas 72205

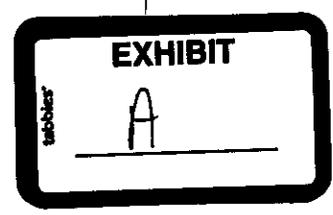
LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that U.S. Bank National Association, having its principal place of business at 60 Livingston Avenue, Mail Code EP-MN-WS3D, St. Paul, Minnesota 55107-2292, as Trustee (the "Trustee") pursuant to that Pooling and Servicing Agreement among Merrill Lynch Mortgage Investors, Inc. (the "Depositor"), Wilshire Credit Corporation (the "Servicer"), and the Trustee, dated as of November 1, 2006 (the "Pooling and Servicing Agreement"), hereby constitutes and appoints the Servicer, by and through the Servicer'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 Pooling and Servicing Agreement for the purpose of performing all acts and executing all documents in the name of the Trustee 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 "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 for which the Servicer is acting as servicer, all subject to the terms of the Pooling and Servicing Agreement.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings 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 a lien that is replacing a lien existing as of the date of the Mortgage or Deed of Trust or 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.

SURF 2006-BC5



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.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. 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.
7. 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.
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 of sale;
  - (e) the taking of a 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 paragraphs 8(a) through 8(e), above.

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.

~~BOOK 6697 PAGE 51~~

IN WITNESS WHEREOF, U.S. Bank National Association, as Trustee pursuant to that Pooling and Servicing Agreement among the Depositor, the Servicer, and the Trustee, dated as of November 1, 2006 (Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-BC5), has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Derek Klein its duly elected and authorized Assistant Vice President this 19<sup>th</sup> day of January, 2007.

U.S. BANK NATIONAL ASSOCIATION  
as Trustee for Specialty Underwriting and  
Residential Finance Trust, Mortgage Loan  
Asset-Backed Certificates, Series 2006-BC5

STATE OF MS  
COUNTY OF HINDS  
FILED - RECORDED  
1ST DISTRICT  
2007 MAY 24 AM 9:10  
BOOK PAGE 6697  
EDDIE JEAN CARP  
CHANCERY CLERK

By Derek Klein  
Name: Derek Klein  
Title: Assistant Vice President

STATE OF Minnesota

COUNTY OF Ramsey

On January 19<sup>th</sup>, 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Derek Klein, Assistant Vice President of U.S. Bank National Association as Trustee for Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-BC5, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged 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)

Tiffany M. Jeanson  
Notary Public



My Commission Expires 1-31-2009

SURF 2006-BC5