

This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

me
6/25/07 11:07:34
BK 2,742 PG 164
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, Jeron M. Moore and Yteral Moore executed a Deed of Trust dated May 5, 2005, in favor of First National Financial Title Services, Inc., mistakenly referred to as First National Financial Title Svs., Trustee(s) and Mortgage Electronic Registration Systems, Inc., solely as Nominee for Decision One Mortgage Company, LLC, Lender, for the benefit of the owner and holder of a certain indebtedness, Decision One Mortgage Company, LLC; and

WHEREAS, said Deed of Trust is of record in Book 2214, at Page 120, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company as Trustee by an Assignment filed of record on May 18, 2006, and recorded in Book 2474 at Page 655 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee under POOLING AND SERVICING AGREEMENT Dated as of July 1, 2005 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-HE3 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-HE3, by an Assignment filed of record on April 16, 2007, and recorded in Book 2699, at Page 657, and re-filed of record on May 14, 2007, and re-recorded in Book 2717, at Page 303, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee under POOLING AND SERVICING AGREEMENT Dated as of July 1, 2005 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-HE3 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-HE3, the legal holder of said Deed of Trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee under POOLING AND SERVICING AGREEMENT Dated as of July 1, 2005 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-HE3 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-HE3, the owner and legal holder of said indebtedness does hereby desire Floyd Healy to act as trustee in the place and stead of First National Financial Title Services, Inc., mistakenly referred to as First National Financial Title Svs., or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby in accordance with the terms of said Deed of Trust, appoint, nominate and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said First National Financial Title Services, Inc., mistakenly referred to as First National Financial Title Svs., or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee under POOLING AND SERVICING AGREEMENT Dated as of July 1, 2005 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-HE3 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-HE3, the owner and legal holder has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee under POOLING AND SERVICING AGREEMENT Dated as of July 1, 2005 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-HE3 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-HE3, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

