

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on July 12, 2004, Vincent S. Mailhot and Leighan Mailhot, as Husband and Wife, executed a certain deed of trust to Kirk Smith, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2033, Page 514, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 579, Section C, Bridgetown Subdivision, in Section 23, Township 2 South, Range 7 West, as shown by plat of record in Plat Book 13, Page 42, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Bank of New York Trust Company National Association, As Successor-in-Interest to JPMorgan Chase Bank, NA, F/K/A JPMorgan Chase Bank As Trustee for Structured Asset Mortgage Investments II Trustee Pass Through Certificates, Series 2004-AR5 pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Bank of New York Trust Company National Association, As Successor-in-Interest to JPMorgan Chase Bank, NA, F/K/A JPMorgan Chase Bank As Trustee for Structured Asset Mortgage Investments II Trustee Pass Through Certificates, Series 2004-AR5, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned 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 foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, 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 thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

*aw*

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 29 day of June, 2007.

Bank of New York Trust Company National Association, As Successor-in-Interest to JPMorgan Chase Bank, NA, F/K/A JPMorgan Chase Bank As Trustee for Structured Asset Mortgage Investments II Trustee Pass Through Certificates, Series 2004-AR5, By: Everhome Mortgage Company, Attorney in Fact

By: [Signature]  
Title: Becky North - AUP

STATE OF MN  
COUNTY OF Dakota

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Becky North, personally known to me to be the AUP of the within named EverHome Mortgage Company, Attorney in Fact for Bank of New York Trust Company National Association, As Successor-in-Interest to JPMorgan Chase Bank, NA, F/K/A JPMorgan Chase Bank As Trustee for Structured Asset Mortgage Investments II Trustee Pass Through Certificates, Series 2004-AR5, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

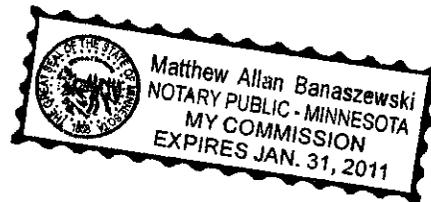
WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 29 day of June, 2007.

[Signature]

Notary Public

My commission expires: 1/31/11

Prepared by:  
J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299  
S&M# 07-0582 /tg



Index: Lot 579, Sec C, Bridgetown SD, Sec 23, T2S, R7W DeSoto Co/MS