

Loan Number: 1044778937

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 29, 2006, Jana E Stoker, an unmarried woman, executed a deed of trust to Southern Trust Title Company, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2577 at Page 686 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:

Lot 33 of Section B, Southridge Estates Subdivision, Section 3, Township 2 South, Range 6 West, according to the Plat thereof as recorded in Plat Book 43, Page 15, of the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel No: 2062-0304.0-0033.00

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

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, the undersigned, LaSalle Bank National Association as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed

Underwood

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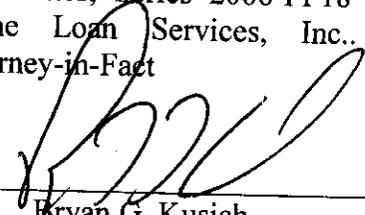
Certificates, Series 2006-FF18 is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

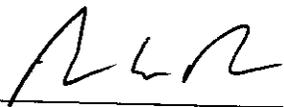
NOW THEREFORE, LaSalle Bank National Association as Trustee for First Franklin Mortgage Loan Trust _____, Mortgage Loan Asset-Backed Certificates, Series 2006-FF18 does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

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 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.

WITNESS THE SIGNATURE of LaSalle Bank National Association as Trustee for First Franklin Mortgage Loan Trust _____, Mortgage Loan Asset-Backed Certificates, Series 2006-FF18 by its attorney in fact Home Loan Services, Inc. acting by and through its duly authorized officer, this the 20th day of August, 2007.

LaSalle Bank National Association
as Trustee for First Franklin
Mortgage Loan Trust
Mortgage Loan Asset-Backed
Certificates, Series 2006-FF18 BY:
Home Loan Services, Inc., its
Attorney-in-Fact

BY: 
Bryan G. Kusich
TITLE: VP-of Default Operations
for Home Loan Services, Inc.

ATTEST: 
Bruce Barron, Director for Home Loan
Services, Inc.

STATE OF PENNSYLVANIA

COUNTY OF ALLEGHENY

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Bryan G. Kusich and Bruce Barron, known to me to be the VP-of Default Operations and Director, respectively of the said Home Loan Services Inc. as attorney in fact for LaSalle Bank National Association as Trustee for First Franklin Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2006-FF18 who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, in said representative capacity, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the

20 day of August, 2007.


NOTARY PUBLIC

My commission expires:

Prepared by:
Underwood Law Firm
340 Edgewood Terrace Drive
Jackson, MS 39206
(601)-981-7773

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Tara L. Birden, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires June 7, 2011
Member, Pennsylvania Association of Notaries