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BK 2:863 PG 392  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

This document was prepared by Morris & Associates, 2309 Oliver Road  
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 2102, Sec F, Desoto Village S/D, Sec 33, T-1-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of June, 2005, Paula Oliver executed a Deed of Trust to Realty Title & Escrow Co., Inc., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2243 at Page 639 and ; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said 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 to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 26 day of February, 2008

HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4\*

Denise Bailey  
BY: Denise Bailey \*by Litton Loan Servicing LP  
Assistant Secretary Attorney In Fact

STATE OF TEXAS  
COUNTY OF HARRIS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Denise Bailey known personally to me to be the Assistant Secretary of the within named HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 26 day of February, 2008

Laura Herrera  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
F08-0655  
anb



MNA  
Feb 24

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C/4

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
LITTON LOAN SERVICING LP  
4828 Loop Central Drive  
Houston, Texas 77081  
Attn: Alison S. Walas

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Prepared By: A. Walas

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that HSBC Bank USA, National Association, having its principal place of business at 452 Fifth Avenue, New York, New York 10018, as Trustee (the "Trustee") pursuant to that Pooling and Servicing Agreement among Merrill Lynch Mortgage Investors, Inc., (the "Depositor"), Litton Loan Servicing LP (the "Servicer"), the Master Servicer, the Securities Administrator and the Trustee, dated as of October 1, 2005 (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 certificate holders (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 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.

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.

IN WITNESS WHEREOF, HSBC Bank USA, National Association as Trustee pursuant to that Pooling and Servicing Agreement among the Depositor, the Servicer, and the Trustee, dated as of October 1, 2005 (Ownit Mortgage Loan Trust, Mortgage Loan Asset Backed Certificates, Series 2005-4), has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by HSBC Bank USA, NA its duly elected and authorized Assistant Vice President this 9th day of May, 2007.

HSBC Bank USA, National Association, as trustee

By: *Elena Zheng*  
Name: Elena Zheng  
Title: Assistant Vice President

Witness: *Nina K. Nassar*  
Name: Nina K. Nassar  
Title: Officer

Witness: *Josephine Reca*  
Name: Josephine Reca  
Title: Officer

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STATE OF: New York

COUNTY OF: New York

On May 9, 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Elena Zheng, Assistant Vice President of HSBC Bank, National Association as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset Backed Certificates, Series 2005-4, 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)

Audrey H. Zabriskie  
Notary Public

My Commission Expires \_\_\_\_\_

AUDREY H. ZABRISKIE  
No. 01ZA6158890  
Notary Public, State of New York  
Qualified in New York County  
My Commission Expires 01/16/2011

Investor 491

Recorded RODNEY ELBRIDGE  
COVINGTON KENTON COUNTY CLERK  
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Clerk name: BONNIE L LOVE

KY