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BK 2,876 PG 595
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Lot 8, Sec A, Kingston West S/D, Sec 28, T-1-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

Record
2nd

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 27th day of November, 2004, William Jackson, An unmarried person, and Tawna G Helums aka Tawna Helums, An unmarried person executed a Deed of Trust to Rob Budhwa, 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 2118 at Page 331; 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 27th day of MARCH, 2008

HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1

Denise Bailey
BY: Denise Bailey, Assistant Secretary of Litton Loan Servicing LP, Attorney In Fact

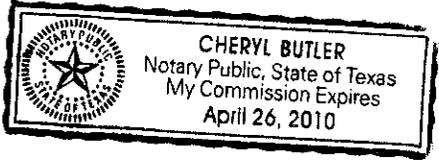
STATE OF TEXAS
COUNTY OF HARRIS

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 Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1 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 27th day of MARCH, 2008

Cheryl Butler
NOTARY PUBLIC

MY COMMISSION EXPIRES:
F08-0930
tbd



MVA
Feb 6

RECORDING REQUESTED BY
 AND WHEN RECORDED MAIL TO
 Litton Loan Servicing LP
 4828 Loop Central Drive
 Houston, Texas 77081
 Attn: ~~Candace Morris~~
 Alison S. Walas

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that HSBC Bank USA, National Association ("HSBC"), hereby constitutes and appoints the Litton Loan Servicing LP ("Litton"), by and through Litton's officers, HSBC's true and lawful Attorney-in-Fact, in HSBC's name, place and stead and for HSBC's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Pooling and Servicing Agreements listed on the Addendum attached hereto for the purpose of performing all acts and executing all documents in the name of HSBC 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") (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 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.
2. 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.

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.

Special
 Fieldstone w/Addendum

IN WITNESS WHEREOF, HSBC has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Chi S. Le_ its duly elected and authorized _Vice President_ this 2nd day of July, 2007.

HSBC Bank USA, National Association

By: *Chi S. Le*
Name: Chi S. Le
Title: Vice President

Witness: *Susie Moy*
Name: Susie Moy
Title: Vice President

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

STATE OF New York

COUNTY OF New York

On July 2, 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Chi S. Le, Vice President of HSBC Bank USA, National Association, 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

Fieldstone w/Addendum

Addendum

1. (981) Fieldstone Mortgage Investment Trust, Series 2004-3
2. (982) Fieldstone Mortgage Investment Trust, Series 2004-4
3. (983) Fieldstone Mortgage Investment Trust, Series 2004-5
4. (984) Fieldstone Mortgage Investment Trust, Series 2005-1
5. (985) Fieldstone Mortgage Investment Trust, Series 2005-2
6. (986) Fieldstone Mortgage Investment Trust, Series 2005-3
7. (987) Fieldstone Mortgage Investment Trust, Series 2006-1
8. (988) Fieldstone Mortgage Investment Trust, Series 2006-2
9. (989) Fieldstone Mortgage Investment Trust, Series 2006-3