

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 25, 2005, Latarsha Owens-Johnson, A Married Woman, As Her Sole and
* Johnson, executed a certain deed of trust to Jerry Baker, Trustee for the benefit of First Horizon
Home Loan Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto
County, State of Mississippi in Book 2,295 at Page 478, and recorded in the aforesaid Chancery Clerk's
Office and being secured by real property being more particularly described as follows:

Lot 224, Section "D", Ivy Trails Subdivision, Section 30, Township 1 South, Range 6 West, as
shown on plat of record in Plat Book 89, Page 09, in the Register's Office of DeSoto County,
Mississippi, to which plat reference is hereby made for a more description of said property.

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

WHEREAS, Deutsche Bank Trust Company Americas formerly known as Banker's Trust
Company, as Trustee and Custodian for IXIS 2005-HE4 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, Deutsche Bank Trust Company Americas formerly known as Banker's
Trust Company, as Trustee and Custodian for IXIS 2005-HE4, the present owner and holder of the above
described deed of trust, acting by and through its duly authorized officers, does hereby substitute 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 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.

*Johnathon

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WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 27 day of March, 2008.

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust Company,
as Trustee and Custodian for IXIS 2005-HE
by Saxon Mortgage Services, Inc.

By: [Signature]

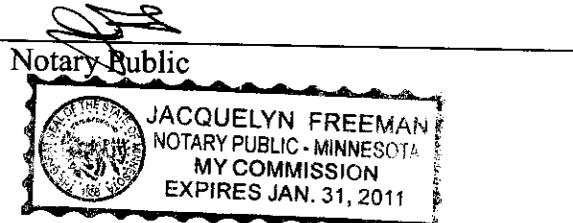
Title: Christina Allen A/P

STATE OF MD
COUNTY OF DORSET

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Christina Allen, personally known to me to be the A/P of the within named Saxon Mortgage Services, Inc. for Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian for IXIS 2005-HE4, 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 27 day of March, 2008.

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# 07-1120

Index: Lot 224, Sec. D, Ivy Trails Sub., S30, T1S, R6W, DeSoto Co., MS