

W.E. Davis

Loan Number: 1044734217

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 26, 2006, Ray Wallace, a single man, executed a deed of trust to First National Financial Title, Trustee for the benefit of MERS Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2529 at Page 525 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 101, Section A , Brookhollow Subdivision, located in Section 24, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 7, Page 8, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Parcel #: 1086-2409.0-00101.00

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, U.S. Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2006-FF14, Mortgage Pass-Through Certificates, Series 2006-FF14 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

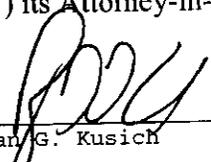
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NOW THEREFORE, U.S. Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2006-FF14, Mortgage Pass-Through Certificates, Series 2006-FF14 does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust 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 U.S. Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2006-FF14, Mortgage Pass-Through Certificates, Series 2006-FF14 by its attorney in fact Home Loan Services, Inc. fka National City Home Loan Services, Inc. (NCHLS) acting by and through its duly authorized officer, this the 27 day of August, 2008.

U.S. Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2006-FF14, Mortgage Pass-Through Certificates, Series 2006-FF14 BY: Home Loan Services, Inc. fka National City Home Loan Services, Inc. (NCHLS) its Attorney-in-Fact

BY: 

Bryan G. Kusch

TITLE: VP of Default Operations
for Home Loan Services,
Inc. Attorney in fact

ATTEST: 

Bruce Barron Director of Home Loan Services, Inc. Attorney in fact

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. fka National City Home Loan Services, Inc. (NCHLS) as attorney in fact for U.S. Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2006-FF14, Mortgage Pass-Through Certificates, Series 2006-FF14 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 27 day of August, 2008.

Jennifer Marie Dix
 NOTARY PUBLIC

My commission expires: 6/7/11

COMMONWEALTH OF PENNSYLVANIA
 Notarial Seal
 Jennifer Marie Dix, Notary Public
 City of Pittsburgh, Allegheny County
 My Commission Expires June 7, 2011
 Member, Pennsylvania Association of Notaries

Prepared by:
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