

Loan Number: 1044631073

10/27/08 9:00:07  
BK 2,960 PG 671  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on January, 17, 2006, Freddie L. Baker and wife, Theresa Baker executed a deed of trust to Realty Title, Trustee for the benefit of MERS Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2397 at Page 90 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 112, Section J, Hunters Run Subdivision, situated in Section 21, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 39, Page 15 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 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

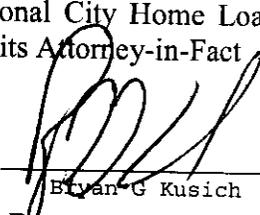
*Underwood*

NOW THEREFORE, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 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.

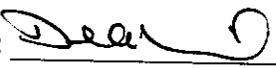
WITNESS THE SIGNATURE of Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 by its attorney in fact Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. acting by and through its duly authorized officer, this the 16th day of October, 2008.

Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 BY: Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. its Attorney-in-Fact

BY: 

Bryan G Kusich

TITLE: VP-Of Default operation for Home Loan Services Inc Attorney in fact

ATTEST: 

Daniel A Richard

AVP-Foreclosure Manager for 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 Daniel A Richard, known to me to be the VP-Of Default Operation and AVP-Foreclosure Manager, respectively of the said Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. as attorney in fact for Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 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 16 day of October, 2008.

*Jennifer Marie Dix*  
NOTARY PUBLIC

My commission expires:

6/7/11

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

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