

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 15, 2005, Jennifer Wilkerson aka Jennifer J. Wilkerson, aka Jennifer Wilkerson Russell and Donald Lee Russell aka Donald Lee Russell, Jr., married couple, executed a certain deed of trust to Accurate Title and Escrow, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2296 at Page 207, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 2408, Section L, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, in the City of Southaven, DeSoto County, Mississippi as per plat recorded in Plat Book 4, Page 51, in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

WHEREAS, U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential FinanceTrust Mortgage Loan Asset-Backed Certificates Series 2006-BC1 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, U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential FinanceTrust Mortgage Loan Asset-Backed Certificates Series 2006-BC1, 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.

J. Gary Massey

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 28 day of October, 2008.

U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC1 by Wilshire Credit Corporation, Attorney in Fact

By: [Signature]

Its: Chuck Henriksen **Authorized Agent**

STATE OF MN
COUNTY OF Dakota

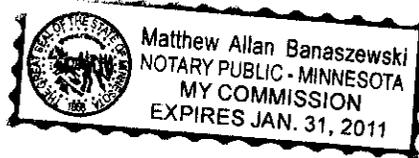
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 28 day of October, 2008, the within named Chuck Henriksen who acknowledged that (s)he is Authorized Agent of Wilshire Credit Corporation, Attorney in Fact for U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC1, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

[Signature]
Notary Public

My commission expires:

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# 08-101510



Index: Lot 2408, Sec. L, Southaven West S/D, S-27, T-1-S, R-8-W, Southaven, DeSoto Co/MS