

Record  
2nd

*JA*

This document was prepared by Morris & Associates, 2309 Oliver Road  
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 827, Sec B, N 1/2, DeSoto Village Subdivision, Sec 33 & 34, T1S, R8W, DeSoto County, MS.

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of March, 2005 and acknowledged on the 16th day of March, 2005, James Deweese and David Lindsey, as joint tenants with full right of survivorship and not as tenants in common executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Argent Mortgage Company, LLC 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 2178 at Page 546 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 25 day of February, 2009

U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE, without recourse By Specialized Loan Servicing LLC, as Attorney-in-Fact

*Amy Weis*  
BY: AMY WEIS - AVP

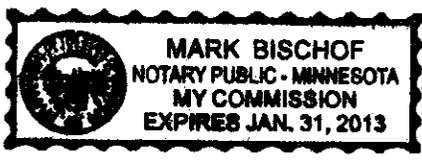
STATE OF MN  
COUNTY OF Dakota

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, AMY WEIS known personally to me to be the AVP of the within named U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE, without recourse By Specialized Loan Servicing LLC, as Attorney-in-Fact 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 25 day of February, 2009

*[Signature]*  
NOTARY PUBLIC

MY COMMISSION EXPIRES: 1-31-13  
F09-0511  
anb



**AFTER RECORDED PLEASE RETURN TO:**  
Integrated Asset Services  
4600 S. Syracuse Street  
Suite 700  
Denver, CO 80237

**BK 1282 PG 0862**

SPACE ABOVE THIS LINE FOR RECORDER'S SE

**LIMITED POWER OF ATTORNEY**

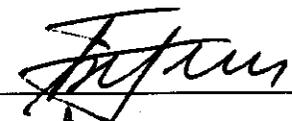
U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 209 S. LaSalle Street, Corporate Trust, Suite 300, Chicago, IL 60604, hereby constitutes and appoints Specialized Loan Servicing, LLC a Delaware Corporation, ("Attorney-In-Fact") to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in writing (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holders. This Power of Attorney is being issued in connection with Specialized Loan Servicing, LLC's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee under the Terwin Mortgage Trusts. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

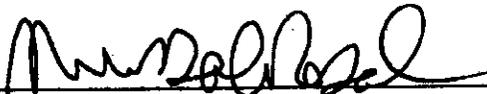
1. Demand, recover, collect, and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank, in connection with the Loans, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, on U.S. Bank's behalf, to contract for, purchase, receive and take possession of the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements (including subordination agreements) and instruments regarding the Property, including, but not limited to, the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank.
4. In connection with the Loans, endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

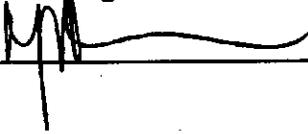
Witness my hand and seal this 12th day of June, 2007.

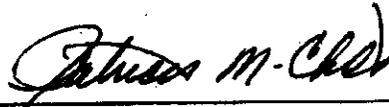
(SEAL) NO CORPORATE SEAL

U.S. Bank National Association, as Trustee

Witness 

By:   
Melissa A. Rosal, Vice President

Witness 

By:   
Patricia M. Child, Vice President

FOR CORPORATE ACKNOWLEDGMENT

BK 3,002 P6 782

STATE OF ILLINOIS )ss  
COUNTY OF COOK )

On this 12th day of June 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Melissa A. Rosal and Patricia M. Child, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice Presidents of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature *Erika Forshtay*  
Erika Forshtay

(NOTARY SEAL)

My commission expires: 11/6/2010

"OFFICIAL SEAL"  
ERIKA FORSHAY  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 11/6/2010



STATE OF MISSISSIPPI  
LINCOLN COUNTY  
CERTIFIED THIS INSTRUMENT  
WAS FILED & RECORDED  
2007 AUG -6 AM 11:42  
IN RECORD BOOK & PAGE  
AS SHOWN  
WITNESSEY HAND & SEAL  
CHANCERY CLERK