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5/07/09 2:27:21  
BK 3,027 PG 695  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Current Borrower: Jovanni Rivera  
B&H File Number: 272336  
Loan Type: CONV UNINSURED  
Property Address: 4170 Edwin Road, Horn Lake, MS 38637

Indexing Instructions: LOT 11, ROLLING GREEN, PART II, REVISED LOCATED IN SECTION. 29, T1S, R8W,  
DESOTO COUNTY, MISSISSIPPI.

### SUBSTITUTION OF TRUSTEE

WHEREAS, on October 20, 2005, Jovanni Rivera, executed a deed of trust to Prestige Title Inc., Trustee for the benefit of Mortgage Electronic Registration Systems Inc., As Nominee For Ownit Mortgage Solution, Inc, which deed of trust is recorded in Deed of Trust Book 2342 at Page 422 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:

#### SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1, by instrument dated December 30, 2008, and recorded in Book 2979 at Page 740 of the records of the aforesaid Chancery Clerk; and

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, said THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1, does hereby appoint and substitute James L. DeLoach as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

B&H # 272336 / 409

DLI-UPS

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WITNESS THE SIGNATURE of LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1, acting by and through its duly authorized officer, this the 4 day of May, 2009.

LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1

*Denise Bailey*

Denise Bailey  
Assistant Secretary      Litton Loan Servicing, LP  
Attorney in Fact

STATE OF Texas )  
COUNTY OF TARRANT )

ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, Denise Bailey, known to me to be the Assistant Secretary, of LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1 who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 4 day of May, 2009

*Monica Hardaway*  
Notary Public

My Commission Expires: 3/19/2011

PREPARED BY:  
BUTLER & HOSCH, P. A.  
MS Foreclosure Department  
13800 Montfort; Suite 300  
Dallas, TX 75240  
(972) 233-2500



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**EXHIBIT "A"**

LOT 11, ROLLING GREEN, PART II, REVISED, LOCATED IN SECTION 29, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 25, PAGES 17-18, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

THE WARRANTY IN THIS DEED IS SUBJECT TO RIGHTS OF WAY AND EASEMENTS FOR PUBLIC ROADS AND PUBLIC UTILITIES, TO BUILDING, ZONING SUBDIVISION AND HEALTH DEPARTMENT REGULATIONS IN EFFECT IN DESOTO COUNTY, MISSISSIPPI.

Also known as 4170 Edwin Road, Horn Lake, MS 38637