

Current Borrower: Katrina Bagwell
B&H File Number: 274346
Loan Type: CONV UNINSURED
Property Address: 5865 Ashford Drive, Walls, MS 38680

Indexing Instructions: LOT 88, SECTION B, TWIN LAKES SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH,
RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI

SUBSTITUTION OF TRUSTEE

WHEREAS, on February 17, 2006, Katrina Bagwell, a single woman, executed a deed of trust to Accurate Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Ownit Mortgage Solutions, Inc., which deed of trust is recorded in Deed of Trust Book 2418 at Page 386 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 U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE, TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-5, by instrument dated May 28, 2009, and recorded in Book 3046 at Page 273 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

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WHEREAS, said U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE, TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-5, 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, U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE, TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-5, 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.

WITNESS THE SIGNATURE of LITTON LOAN SERVICING LP ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE, TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-5, acting by and through its duly authorized officer, this the 20 day of July, 2009.

LITTON LOAN SERVICING LP ATTORNEY IN FACT
FOR U.S. BANK NATIONAL ASSOCIATION, AS
SUCCESSOR TRUSTEE, TO BANK OF AMERICA,
NATIONAL ASSOCIATION AS SUCCESSOR BY
MERGER TO LASALLE BANK NATIONAL
ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE
LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-
BACKED CERTIFICATES, SERIES 2006-5



Denise Bailey
Assistant Secretary

Litton Loan Servicing, LP
Attorney in Fact

Current Borrower:
Property Address:

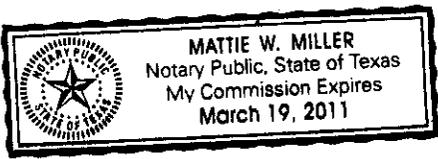
Katrina Bagwell
5865 Ashford Drive, Walls, MS 38680

STATE OF Texas
COUNTY OF Harris

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 U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE, TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR OWNIT MORTGAGE LOAN TRUST, OWNIT MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-5 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 20 day of July, 2009



Mattie W Miller
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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LOT 88, SECTION B, TWIN LAKES SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 52, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 5865 Ashford Drive, Walls, MS 38680