

Prepared by:  
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DHG&W File No. 47533G-1

Return to:  
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**APPOINTMENT OF SUBSTITUTE TRUSTEE**

**GRANTOR :**

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE SPECIALTY  
UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED  
CERTIFICATES SERIES 2006-BCS ,  
c/o Wilshire Credit Corporation  
14523 SW Millikan Way  
Suite 200  
Beaverton, OR 97005  
Telephone No. (800) 917-1050

**TO:**

**GRANTEE :**

Kenneth E. Stockton, SUBSTITUTE TRUSTEE  
5 West Commerce Street  
Hernando, MS 38632  
Telephone No. 662-429-3469

**THE SUBJECT REAL PROPERTY IS DESCRIBED IN THE BELOW-  
REFERENCED DEED OF TRUST AS FOLLOWS :**

All that certain lot or parcel of land situated in Desoto County,  
Mississippi, and being more particularly described as follows:

Lot 335, Section B, Southaven Subdivision, in Section 23,  
Township 1 South, Range 8 West, Desoto County, Mississippi, as

*Stockton*

shown on a plat appearing of record in Plat Book 2, Pages 14-16, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Robert E. Covington and wife, Marye E. Tabb, as tenants by the entirety with full rights of survivorship, by Warranty Deed from Lonnie S. Daugherty and wife, Betty M. Daugherty a/k/a Bettie M. Daugherty, dated April 05, 2001, recorded April 06, 2001, in Book 390, Page 106, Register's Office of Desoto County, Mississippi

WHEREAS, on August 31, 2006, JOHNNY HIBBLER AND SHARON DENISE HIBBLER executed and delivered to First National Financial Title Services, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc as nominee for Millennium Bank, N.A., a certain Deed of Trust securing a Promissory Note in the principal sum of \$87,200.00 payable to the order of Mortgage Electronic Registration Systems, Inc as nominee for Millennium Bank, N.A.; said Deed of Trust is recorded in Book 2558, Page 292 in the Office of the Chancery Clerk of De Soto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, U.S. Bank National Association as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BCS , the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee and appoint and constitute Kenneth E. Stockton as Substitute Trustee in said Deed of Trust who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, U.S. Bank National Association as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BCS - by and through its Attorney in Fact, Wilshire Credit Corporation - has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 10th day of August, 2009.

WILSHIRE CREDITOR CORPORATION AS 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-BCS

By: [Signature]

Title: Wayne Hessler Authorized Agent

By: \_\_\_\_\_

Title: Tara Lindholm Authorized Agent

STATE OF MN )  
COUNTY OF Dakota )

ss ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 10th day of August, 2009, within my jurisdiction, the within named Tara Lindholm and Wayne Hessler, respectively, of Wilshire Credit Corporation as 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-BCS Authorized Agent and Authorized Agent, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 10th day of August, 2009.

My Commission Expires:  
\_\_\_\_\_

[Signature]  
NOTARY PUBLIC

