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Prepared by:  
Underwood Law Firm  
340 Edgewood Terrace  
Jackson, Mississippi 39206  
(601) 981-7773  
MSB #: 5763

Return to:  
Underwood Law Firm  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
(601) 981-7773

### Substitution of Trustee

Grantor:  
Citibank, N.A.. as Trustee for First Franklin Mortgage  
Loan Trust, Mortgage Loan Asset-Backed Certificates,  
Series 2005-FF12  
150 Allegheny Center  
Pittsburgh, PA 15212  
(412) 442-3891

Grantee:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, MS 39206  
(601) 981-7773

#### **INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:**

Lot 335, Section G, Kingston Estates Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 74, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Loan Number: 1044567302

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on September 15, 2005, Volandrea S. Christopher, unmarried executed a deed of trust to Austin Law Firm, Trustee for the benefit of First Franklin a Division of Nat. City Bank of IN, which deed of trust is recorded in Deed of Trust Book 2,310 at Page 24 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:

Lot 335, Section G , Kingston Estates Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 74, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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, the undersigned, Citibank, N.A.. as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, 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, Citibank, N.A.. as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 does hereby appoint and substitute

John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

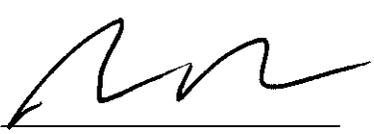
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed 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.

WITNESS THE SIGNATURE of Citibank, N.A.. as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 by its attorney in fact Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. acting by and through its duly authorized officer, this the 20 day of aug, 2009.

Citibank, N.A.. as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 BY: Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. its Attorney-in-Fact

BY:   
Steven Baranet  
TITLE: \_\_\_\_\_

Vice President of  
Home Loan Services, Inc.

ATTEST:   
Bruce Barron

Director of Home Loan Services, Inc.

STATE OF Pennsylvania

COUNTY OF Allegheny

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Steven Baranet and Bruce Barron, known to me to be the Vice President of and Director of Home Loan Services, Inc. Home Loan Services, Inc., respectively of the said Home Loan Services, Inc. F/K/A National City Home Loan Services, Inc. as attorney in fact for Citibank, N.A.. as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, in said representative capacity, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 20 day of aug, 2009.

Jennifer Marie Dix  
NOTARY PUBLIC

My commission expires: 6-7-11

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Jennifer Marie Dix, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires June 7, 2011  
Member, Pennsylvania Association of Notaries