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Prepared by:  
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340 Edgewood Terrace  
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MSB #5763

Return to:  
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### Substitution of Trustee

Grantor:  
Deutsche Bank National Trust Company\*  
1761 East St. Andrew Place  
Santa Ana, California 92705  
412-918-7698

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

\*as Trustee for First Franklin Mortgage Loan  
Trust 2006-FF16, Asset-Backed Certificates  
Series 2006-FF16

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

Lot 337, Section F, Fairfield Meadows, situated in Section 32, Township 1 South, Range  
8 West, DeSoto County, Mississippi.

Loan Number: 1044773343

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on August 31, 2006, Anthony Wilkins and Lathonda Wilkins, husband and wife, executed a deed of trust to Jeanine B. Saylor, Trustee for the benefit of 1st Trust Bank for Savings, which deed of trust is recorded in Deed of Trust Book 2556 at Page 649 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 337, Section F, Fairfield Meadows, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 23, 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, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF16, Asset-Backed Certificates Series 2006-FF16 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,

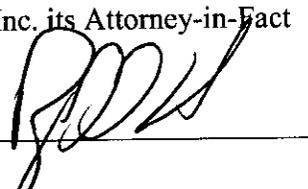
Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF16, Asset-Backed Certificates Series 2006-FF16 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.

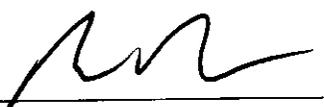
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed 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 Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF16, Asset-Backed Certificates Series 2006-FF16 by its attorney in fact Home Loan Services, Inc. acting by and through its duly authorized officer, this the 18 day of Aug., 2009.

Deutsche Bank National Trust  
Company, as Trustee for First  
Franklin Mortgage Loan Trust 2006-  
FF16, Asset-Backed Certificates  
Series 2006-FF16 BY: Home Loan  
Services, Inc. its Attorney-in-Fact

BY: 

TITLE: Bryan G. Kanish, VP - Default Operations  
For 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 Bryan G. Kusich and Bruce Barron, known to me to be the vice President and Director, respectively of the said Home Loan Services, Inc. as attorney in fact for Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF16, Asset-Backed Certificates Series 2006-FF16 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 18 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