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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This document was prepared by Morris & Associates, 2309 Oliver Road
Monroe, Louisiana 71201 Telephone (318) 330-9020

W.E. DAVIS

Lot 494, Section E, Twin Lake S/D, DeSoto Co., MS,
FlatBook 12, Page 18

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 19th day of July, 2005, Tina W. Loveberry and Calvin Bernard Loveberry, wife and husband executed a Deed of Trust to Austin Law Firm, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2264 at Page 429 ; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

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 to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 31st day of October, 2008.

U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7 by Select Portfolio Servicing, Inc. as Attorney in Fact

[Signature]
BY: **Bethany Hood**
Duly Appointed Officer

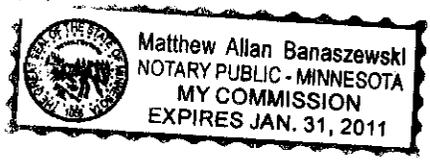
STATE OF MN
COUNTY OF Dakota

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Bethany Hood known personally to me to be the **Duly Appointed Officer** of the within named U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7 by Select Portfolio Servicing, Inc. as Attorney in Fact and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 31st day of October, 2008.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:
F08-3108
snw



DKT 3,077PG547

8605987
04/10/2003 02:49 PM 10.00
Book - 8775 Pg - 2642
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL
PO BOX 68250
S.L.C. UT 84165
BY: ZJH, DEPUTY - M 1 p.

8605987

RECORDING REQUESTED BY:
Fairbanks Capital Corp.
3815 Southwest Temple
Salt Lake City UT 84115
Attention: Cori Garrett

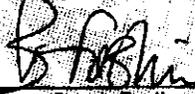
SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 480 East Fifth Street, Corporate Trust, 2nd Floor, St. Paul, MN 55101 hereby constitutes and appoints Fairbanks Capital Corp., and in its name, aforesaid Attorney-in-Fact, by and through any officer appointed by the Board of Directors of Fairbanks Capital Corp., to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below, provided however, that the documents described below may only be executed and delivered by such Attorneys-in-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee of the Holder. This Power of Attorney is being issued in connection with Fairbanks Capital Corp.'s responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive such and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank National Association, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank National Association.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 20th day of February, 2003.


Witness: Beverly Ferline

U.S. Bank National Association, as Trustee
By: 
S. Christopherson, Vice President


Witness: Joshua Mack

By: 
Charles F. Pedersen, Vice President


Attest: M. Speltz, Trust Officer

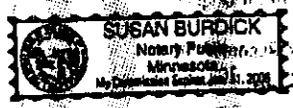
FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota
County of Ramsey

On this 20th day of February, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared S. Christopherson, Charles F. Pedersen, and M. Speltz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President and Trust Officer, respectively of U.S. Bank National Association, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: 
Susan Burdick
My commission expires: 1/31/2006



DKT 3,077PG2642