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DK T BK 3,146 PG 164  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020  
Emily Kaye Courteau Bar# 100570

Return To:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020

Grantor:  
HSBC Bank USA, National Association, as Trustee For The Holders of Ace Securities Corp. Home Equity  
Loan Trust, Series 2006-CW1 Asset Backed Pass-through Certificates  
7105 Corporate Drive  
Plano, TX 75029  
318-330-9020

Record  
2nd

Grantee:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

Lot 313, Sec F, Fairfield Meadows, Sec 32, T-1-S, R-8-W, Plat Book 90, page 23, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF Desoto

WHEREAS, on the 9th day of March, 2006 and acknowledged on the 9th day of March, 2006, Arletha Gilmore, and Jimmie Gilmore, wife and husband as joint tenants executed a Deed of Trust to ReconTrust Company, NA, 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 2428 at Page 246; and

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

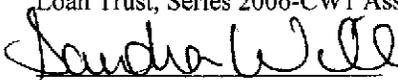
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

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 \_\_\_\_\_ day of March 18, 2010.

HSBC Bank USA, National Association, as Trustee For The Holders of Ace Securities Corp. Home Equity Loan Trust, Series 2006-CW1 Asset Backed Pass-through Certificates

  
BY: **Sandra Williams-** *Assistant Vice President*

STATE OF TEXAS  
COUNTY OF COLLIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, **Sandra Williams** known personally to me to be the **Assistant Vice President** of the within named HSBC Bank USA, National Association, as Trustee For The Holders of Ace Securities Corp. Home Equity Loan Trust, Series 2006-CW1 Asset Backed Pass-through Certificates 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 March 18 2010, 20  .

*Azfar Siddiqui*  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
NOV 16 2010

