

Prepared by:
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Sean A. Southern Bar# 103043

Return To:
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SUBSTITUTION OF TRUSTEE

Lot 286, Stone Creek S/D, Phase C, Plum Point Villages, Section 1, T2S, R8W and Section 6, T2S, R7W, Plat Book 67, Page 34, DeSoto County, MS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Grantor:
HSBC Bank USA, National Association, As Trustee For Wells Fargo Home Mortgage Asset-backed Securities 2007-M04 Trust, Mortgage Asset-backed Certificates
3475 Stateview Blvd
Fort Mill, SC 29715
803-396-600

Grantee:
Sean A. Southern
2309 Oliver Road
Monroe LA 71201
318-330-9020

Pursuant to the provisions of that certain Deed of Trust executed on February 12th, 2007, by Tamerro Young, a single woman 5867 Alexandria Ln Southaven MS, 38671-0000 , as Trustor, to MS Real Estate Closings, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital LLC P.O. Box 2026, Flint, MI 43501-2026, as Beneficiary, recorded on 2-20-07 in Book 2663, page 311 in the office of Chancery Clerk of DeSoto County, Mississippi; to secure an obligation under a Promissory Note in the amount of \$103,200.00; [and assigned to HSBC Bank USA, National Association, As Trustee For Wells Fargo Home Mortgage Asset-backed Securities 2007-M04 Trust, Mortgage Asset-backed Certificates by Assignment dated June 21st, 2011,]. The undersigned, as present holder [or the authorized agent] of the holder of the Note, does hereby remove MS Real Estate Closings, as Trustee and does, pursuant to the [terms of the Deed of Trust] or [statute], hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute Sean A. Southern, of 2309 Oliver Rd, Monroe, Ouachita Parish, Louisiana, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace the Trustee named in the Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged

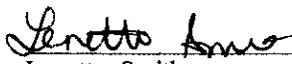
Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the deed of trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 5867 Alexandria Ln, Southaven, 38671-0000

This document was prepared by Morris & Associates. In witness whereof, the undersigned holder [or authorized agent] for the holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 21st day of December, 2011.

HSBC Bank USA, National Association, As Trustee For Wells Fargo Home Mortgage Asset-backed Securities 2007-M04 Trust, Mortgage Asset-backed Certificates, By Wells Fargo Bank, NA, Servicing Agent



Lenetra Smith
Vice President of Loan Documentation

STATE OF SOUTH CAROLINA
COUNTY OF YORK

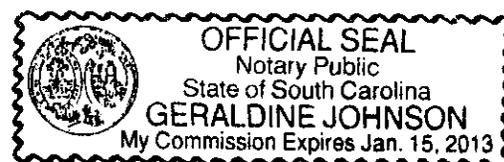
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Lenetra Smith known personally to me to be the Vice President of Loan Documentation of Wells Fargo Bank, NA, Servicing Agent of the within named HSBC Bank USA, National Association, As Trustee For Wells Fargo Home Mortgage Asset-backed Securities 2007-M04 Trust, Mortgage Asset-backed 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 21st day of December, 2011



Geraldine Johnson

MY COMMISSION EXPIRES: 01-15-2013



WHEN RECORDED MAIL TO:

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LIMITED POWER OF ATTORNEY

HSBC Bank USA, National Association, hereby constitutes and appoints **Wells Fargo Bank, N.A.**, (the "Servicer"), as its lawful agent and attorney-in-fact, in its name, place and stead to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-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 HSBC Bank USA, National Association or any action which is not required or permitted under the servicing or trust agreement. This Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") held by HSBC Bank USA, National Association as Trustee of various FBR Securitization Trusts and First NLC Trusts. 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 promissory notes (the "Notes") they secure.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by HSBC Bank USA, National Association as Trustee of the trusts relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.

2. As HSBC Bank USA, National Association as Trustee of the trusts act and deed, to transact business of any kind regarding the Loans, to obtain any interest in the Loans and/or the property and buildings which are the subject of the Security Instruments (the "Property"), to contract for, purchase, receive, take possession of and obtain evidence of title in and to the Property, and/or to secure payment of the Notes or performance of any related obligation or agreement.

3. Execute bonds, Notes, Security Instruments and other contracts, agreements and instruments regarding the Loans and/or the Property, including but not limited to the execution of releases, satisfactions and assignments, and the execution of deeds and associated instruments, if any, conveying the Property, in the interest of HSBC Bank USA, National Association as Trustee of the trusts.

4. Endorse, on behalf of HSBC Bank USA, National Association all checks, drafts and/or other negotiable instruments made payable to HSBC Bank USA, National Association as Trustee of the Trusts.

Notwithstanding anything continued herein to the contrary, the Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding directly relating to the servicing of a Loan solely under HSBC Bank USA, National Association as Trustee's name without indicating Servicer's representative capacity, (ii) initiate any other action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor] for breaches of representations and warranties) solely under the Trustee's name, (iii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iv) prepare, execute or deliver any government filings, forms, permits, registrations or other documents or take any action with the intent to cause, and that actually causes, the Trustee to be registered to do business in any state.

Witness my hand and seal this 28th day of December, 2005.

HSBC Bank USA, National Association as Trustee, and not individually

By (Name & Title): Elena Zheng Assistant Vice President

Elena Zheng

By (Name & Title): Susie Moy Vice President

Susie Moy

Witness (Name & Title): Gloria Alli Assistant Vice President

Gloria Alli

Witness (Name & Title): Edith E. Moreira Associate

Edith E. Moreira

Attest (Name & Title): Frank Godino Vice President

Frank Godino

CERTIFICATE OF SUBSCRIBING WITNESS

State of New York)
) ss.:
County of New York)

On the 28th day of December, in the year 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Gloria Ali and Edith E. Moreira, the subscribing witnesses to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that they reside in 452 Fifth Ave. NY, NY 10018 that they know Elena Zheng to be the individual described in and who executed the foregoing instrument; that said subscribing witnesses were present and saw said Elena Zheng execute the same; and that said witnesses at the same time subscribed their names as witnesses thereto.

WITNESS [Signature] my hand and official seal

(SEAL)
State of NY

ECLIFF C. JACOMAN
No. 01248112190
Notary Public, State of New York
Qualified in New York County
My Commission Expires 08/28/08

Notary Public
My commission Expires

