

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

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SUBSTITUTION OF TRUSTEE

Lot 218, Section I, Deer Creek S/D, Sec. 6, T3S, R7W, Plat Bk 90 at Pg 9, DeSoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

Grantor:  
The Bank Of New York Mellon Fka The Bank Of New York, as Trustee For The Certificateholders Of The  
Cwabs, Inc., Asset-backed Certificates, Series 2006-20  
7105 Corporate Drive  
Plano, TX 75024  
(800) 846-2222

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

WHEREAS, on the 30th day of October, 2006 and acknowledged on the 30th day of October, 2006, Frank Chaput, and Heather Chaput aka Heather V. Chaput aka H V Chaput, husband and wife as joint tenants executed a Deed of Trust to ReconTrust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, 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 2601 at Page 463 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 15 day of February, 2012.

The Bank Of New York Mellon Fka The Bank Of New York, as Trustee For The Certificateholders Of The Cwabs, Inc., Asset-backed Certificates, Series 2006-20 By Bank of America, N.A. (BANA),  
Attorney in Fact

Shamini  
BY: Shamini Ali  
Assistant Vice President (AVP)

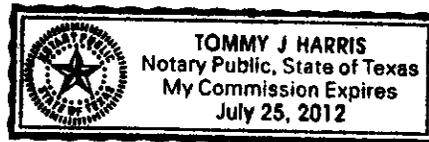
STATE OF Texas  
COUNTY OF Dallas

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Shamini Ali known personally to me to be or satisfactorily proved to me to be the AVP of BANA, Attorney in fact for the within named The Bank Of New York Mellon Fka The Bank Of New York, as Trustee For The Certificateholders Of The Cwabs, Inc., Asset-backed Certificates, Series 2006-20 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 15 day of February, 2012.

Tommy J. Harris  
NOTARY PUBLIC  
Tommy J Harris

MY COMMISSION EXPIRES: July 25 2012



POWER OF ATTORNEY

P 4/03/09 2:03:20  
BK 131 PG 203  
DAVIS, CH CLERK

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined hereby constitutes and appoints Countrywide Home Loans Servicing LP and its authorized officers (collectively, "CHL Servicing") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL Servicing, CHL, and CWABS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

THE BANK OF NEW YORK MELLON, as Trustee

Witness: [Signature]  
Corrie Wagner

By: [Signature]  
Michelle Penson  
Vice President

Witness: [Signature]  
Steven Chrysanthis

By: [Signature]  
Mauro Palladino  
Managing Director

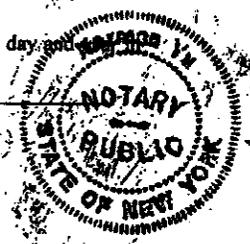
STATE OF: New York  
COUNTY OF: Queens

On the 9<sup>th</sup> day of July, 2008, before me, Norman Yu, a Notary Public in and for said, personally appeared Michelle Penson, known to me to be as a Vice President, and Mauro Palladino, known to me be a Managing Director of the Bank of New York, a New York banking corporation that executed the within instrument, and also known to me to be the persons who executed said instrument on behalf of said, New York banking corporation and acknowledged to me that such New York banking corporation executed the within instrument.

IN WITNESS THEREOF, I have hereunto set my hand and affixed by official seal the day and date first above written.

return to  
ad  
**LINCOLN HODGES**  
**ATTORNEY AT LAW**  
2294 Germantown Rd. S.  
Germantown, TN 38138  
(901) 754-6440

[Signature]  
Notary Public  
Norman Yu  
NOTARY PUBLIC  
STATE OF NEW YORK  
Qualified in Queens County  
LIC# 01YU8183731  
COMM. EXP. 3-24-2012



## Cross Officer Program

Last Updated: March 15, 2010

Many of Bank of America's larger operating subsidiaries participate in the Cross-Officer Program of Bank of America Corporation. The officer appointments may be multi-directional or uni-directional.

### MULTI-DIRECTIONAL SUBSIDIARY CROSS OFFICER APPOINTMENTS

- ▶ All officers of each participating subsidiary are made officers of each other subsidiary participating in the program.
- ▶ In each case, an officer retains the same officer title with each other participating subsidiary, except for officers holding one-of-a-kind titles, such as President, Secretary or Treasurer. Persons holding a one-of-a-kind title are made Vice Presidents of each other subsidiary participating in the program.

A person remains an employee solely of the legal entity that directly pays the salary of that person, regardless of the number of legal entities with which that person may hold officer titles under this program.

### PARTICIPATING SUBSIDIARIES:

BAL Investment & Advisory, Inc.

BANA Holding Corporation

Banc of America Card Servicing Corporation

Banc of America Commercial, LLC

Banc of America Community Development Corporation

Banc of America Community Holdings, Inc.

Banc of America Development, Inc.

Banc of America Leasing & Capital, LLC

Banc of America Neighborhood Services Corporation

Bank of America, National Association

Bank of America California, National Association

Bank of America North Carolina, National Association (upon the effective date of opening)

Bank of America Oregon, National Association

Bank of America Rhode Island, National Association

EquiCredit Corporation of America

FIA Card Services, National Association  
 Merrill Lynch Trust Company of Delaware  
 NationsCredit Financial Services Corporation  
 ReconTrust Company, National Association  
 South Charles Investment Corporation  
 TriSail Capital Corporation  
 TriSail Funding Corporation  
 U.S. Trust Company of Delaware

#### UNI-DIRECTIONAL CROSS-OFFICER APPOINTMENTS

##### BANK OF AMERICA CORPORATION OFFICERS

▸ All officers of Bank of America Corporation, who hold titles at the level of Executive Vice President or below, are made officers of each subsidiary participating in the Cross-Officer Program. Each Bank of America Corporation officer holds the same officer title with each subsidiary that the officer holds with Bank of America Corporation, except for officers holding one-of-a-kind titles, such as Secretary or Treasurer.

Only a few participating subsidiary officers hold officer titles with Bank of America Corporation. Again, each person remains an employee solely of the legal entity that directly pays his or her salary.

▸ The following persons are made officers of Bank of America Corporation, holding the same officer titles with the Corporation that they hold with participating subsidiaries.

- All persons who hold an officer title of Executive Vice President or above or a functional job that is Band 1 or 0 with any of the participating subsidiaries,
- All persons who are officers in Corporate Strategy and Development, the Corporate Tax Department, the Corporate Treasurer's Division and the Corporate Secretary's Department.

#### SPECIAL PROVISIONS

**Leasing Entities.** All officers of Bank of America, National Association ("BANA") who hold titles at the level of Executive Vice President or below are deemed to be appointed officers of BAPCC II, LLC and Banc of America Public and Institutional Financial Funding, LLC ("Leasing Entities"), holding the same officer titles with the Leasing Entities as held with BANA, except for BANA

officers holding one-of-a-kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Leasing Entities.

Acceptance Alliance, LLC. All persons who hold officer titles at the level of Executive Vice President and below at Acceptance Alliance, LLC are deemed to be appointed officers, with the same titles, of BANA, with the exception that the Secretary and the Treasurer, and any other one of a kind officer positions, shall be designated Vice Presidents of BANA.

MBNA Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Bracebridge Corporation, Corporate Properties Services, Inc., MBNA Marketing Systems, Inc., Banc of America Practice Solutions, Inc., MBNA Technology, Inc. and Nexstar Financial Corporation ("MBNA Entities"), holding the same officer titles with the MBNA Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the MBNA Entities.

LaSalle Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of BAC Services Company, Inc. and LaSalle National Trust Delaware, holding the same officer titles with the LaSalle Entities as held with BANA, except for BANA officers holding one-of-a-kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the LaSalle Entities.

Countrywide Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Countrywide Home Loans, Inc. and BAC GP, LLC, holding the same officer titles with the Countrywide Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Countrywide Entities.

All persons who hold officer titles at the level of Executive Vice President and below at Countrywide Home Loans, Inc. and BAC GP, LLC are deemed to be appointed officers, with the same titles, of BANA, with the exception that the Secretary and the Treasurer, and any other one of a kind officer positions, shall be designated Vice Presidents of BANA.

Merrill Lynch Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Merrill Lynch & Co., Inc., Merrill Lynch Commercial Finance Corporation, Merrill Lynch Credit Corporation, ML Private Finance LLC, CM REO S1 LLC, MLBUSA Community Development Corp., Merrill Lynch NMTC Corp., and MLBC, Inc. (the "Merrill Lynch Entities") holding the same officer titles with the Merrill Lynch Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Merrill Lynch Entities.

BlackRock Dual Employees. Participation in the Cross Officer Program by BlackRock associates who are dual employees/officers of Bank of America, National Association pursuant to a contractual arrangement is limited to the cross officer relationship BANA shares with U.S. Trust Company of Delaware.

BlackRock dual employees/officers are otherwise ineligible to participate in the Cross Officer Program.

**PRLAP Entities.** All persons who hold officer titles at the level of Executive Vice President and below of Bank of America, National Association and Bank of America Corporation (except for Bank of America Corporation executive officers) are deemed to be appointed officers, with the same officer titles, of PRLAP, Inc. (Alaska Corporation), PRLAP, Inc. (Missouri Corporation), PRLAP, Inc. (North Carolina Corporation), PRLAP, Inc. (Tennessee Corporation), PRLAP, Inc. (Texas Corporation), PRLAP, Inc. (Virginia Corporation) and PRLAP, Inc. (Washington Corporation).

**Each person designated as an officer of one or more other subsidiaries, pursuant to the special provisions described above, remains an employee solely of the legal entity that directly pays the salary of that person.**