

3/26/12 10:22:36
DK T BK 3,417 PG 560
DESOLO COUNTY, MS
W.E. DAVIS, CH CLERK

W
Please return to:
This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Grantor's Address:
HSBC Bank USA, National Trust Company, as
Trustee for the holders of MASTR Reperforming
Loan Trust 2006-1
C/o Wells Fargo Bank, N.A.
2051 Killebrew Drive, Suite 220
Bloomington, Minnesota 55425
(952) 562-1799

Grantee's Address:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Indexing Instructions: Lot 195, Stonecreek S/D, Phase B of Plum Point Village PUD, Section 1, T2S-R8W and Section 6, T2S-R7W- DeSoto County, Mississippi *PB 57 PG 26-27*

SUBSTITUTION OF TRUSTEE

WHEREAS, Jeffrey Ray Napper and Jennifer L. Welch executed a Deed of Trust dated July 28, 1999, in favor of Norwest Mortgage Closing Serv., Trustee(s), and Norwest Mortgage, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, Norwest Mortgage, Inc.; and

WHEREAS, said Deed of Trust was filed of record on August 2, 1999, and recorded in Book 1135, at Page 235, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1 the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Norwest Mortgage Closing Serv or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Norwest Mortgage Closing Serv or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, the owner and legal holder,

4

has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, 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 foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or 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 thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 16th day of February, 2012.

Wells Fargo Bank, N.A. as attorney in fact for
HSBC Bank USA, National Trust Company, as Trustee for the holders of
MASTR Reperforming Loan Trust 2006-1



Chad W. Janda
Vice President of Loan Documentation

ACKNOWLEDGEMENT

STATE OF North Carolina

COUNTY OF Wake

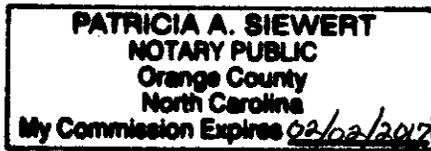
On this 16th day of February, 2012, before me, Patricia A. Siewert, Notary Public, personally appeared Chad W. Janda who acknowledged that s/he was the Vice President of Loan Documentation of Wells Fargo Bank, N.A., and further acknowledged Wells Fargo Bank, N.A. was the duly and properly appointed Attorney in fact for HSBC Bank USA, National Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the document.

Witness my hand and official seal this the 16th day of February, 2012.

Patricia A. Siewert
Notary Public

My Commission Expires:

02/02/2017



SCHEDULE "A"

Lot 195, Stonecreek Subdivision Phase B of Plum Point Villages PUD, in Section 1, Township 2 South, Range 8 West & Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Pages 26-27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Jennifer L. Welsh 07-28-99 JW