

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 Association as
Trustee in trust for Citigroup Mortgage Loan
Trust Inc., Asset Backed Pass-Through
Certificates Series 2005-SHL1
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 167, Section C, Parcel 6, Central Park Neighborhood, Section 29, T-1-S, R-7-W, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, Amanda L. Shields executed a Deed of Trust dated October 17, 2001, in favor of Arnold Weiss, Trustee(s), and Pulaski Mortgage Company, for the benefit of the owner and holder of a certain indebtedness, Pulaski Mortgage Company; and

WHEREAS, said Deed of Trust was filed of record on October 22, 2001 and recorded in Book 1397 at Page 0066 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, 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 Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1 the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Arnold Weiss 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 Arnold Weiss or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, the owner and legal holder, 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 Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, 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 3rd day of May, 2012.

HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, by Wells Fargo Bank, N.A. as servicing agent



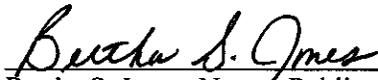
Detoria Lomax
Vice President of Loan Documentation

ACKNOWLEDGEMENT

**STATE OF NORTH CAROLINA
COUNTY OF WAKE**

On this 3rd day of May, 2012, before me, Bertha S. Jones, Notary Public, personally appeared Detoria Lomax, who acknowledged that he/she was the Vice President of Loan Documentation of Wells Fargo Bank, N.A. as servicing agent for and further acknowledged that Wells Fargo Bank, N.A. was the duly and properly appointed Attorney in fact for HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, 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 3rd day of May, 2012.


Bertha S. Jones, Notary Public

My Commission Expires:

02-05-2017

