

0625639MS

PREPARED BY:

JPMorgan Chase Bank, N.A.

1111 Polaris Parkway

Columbus, OH 43240

770-234-9181

WHEN RECORDED MAIL TO:

Nationwide Trustee Services, Inc

1587 Northeast Expressway

Atlanta, GA 30329

770-234-9181

Index: Lot 3, Block ----, Subdivision TUCKER RIDGE, DE SOTO County/MS

or

Index: ----¹/₄, ----¹/₄, Section ----, Township ----, Range ----, ---- County/MS

NOTICE OF SUBSTITUTION OF TRUSTEE

WHEREAS, on June 27, 2005, CLEVELAND SCOTT, A SINGLE MAN executed a Deed of Trust to JULIA L. GREENFIELD, ESQ, Trustee, for the use and benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FINANCE AMERICA, LLC, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DE SOTO County, Mississippi, in Deed of Trust Book 2267 at Page 679, or Instrument No. ----, and legally describing the trust property as:

SEE ATTACHED EXHIBIT A

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2 pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute NATIONWIDE TRUSTEE SERVICES, INC. as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2, the present holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute NATIONWIDE TRUSTEE SERVICES, INC. as Trustee (address: 1587 NORTHEAST EXPRESSWAY ATLANTA, GA 30329, telephone: (770) 234-9181) in the place and stead of the current trustee and does hereby confer upon the said NATIONWIDE TRUSTEE SERVICES, INC. full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, 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 thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid entity acting by and through its duly authorized officers, this the 20 day of JULY, 2012.

BENEFICIARY

* HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2

BY: [Signature]
Vice President Kimberly McClenathan

*JPMorgan Chase Bank, NA
as Attorney-in-Fact for

STATE OF Ohio
COUNTY OF Franklin

POWER OF ATTORNEY B
ATTACHED AS EXHIBIT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 2 day of JULY, 2012, within my jurisdiction, the within named Kimberly McClenathan, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity(ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

Witness my signature and official seal on this, the 2 day of JULY, 2012.

[Signature]
NOTARY PUBLIC

My Commission Expires:
06/22/2016



AMY T. BARTLING
Notary Public
In and For the State of Ohio
My Commission Expires 06/22/2016

EXHIBIT A

Lot 3, Tucker Ridge Subdivision, located in Section 12, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 80, Pages 20-22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

EXHIBIT B

LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter called "Trustee") hereby appoints JPMorgan Chase Bank, National Association (hereinafter called "JPMorgan"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. JPMorgan is the Servicer for many securitizations pursuant to the applicable Pooling and Servicing Agreements for each securitization (the "Agreements," see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows with respect to the loans, mortgages, and properties securitized pursuant to the Agreements

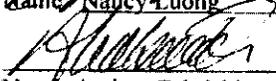
1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing claims and motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by JPMorgan and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes JPMorgan to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

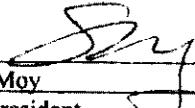
Dated: March 10, 2010

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE

Witness:


Name: Nancy Luong

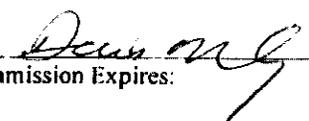

Name: Audrey Zabriskie


Name: Susie Moy
Title: Vice President

State of New York), County of Kings)

BEFORE ME, Doris Wong, a Notary Public in and for the jurisdiction aforesaid, on this 10th day of March, 2010, personally appeared Susie Moy who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, National Association as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 10th day of March, 2010.


My Commission Expires:

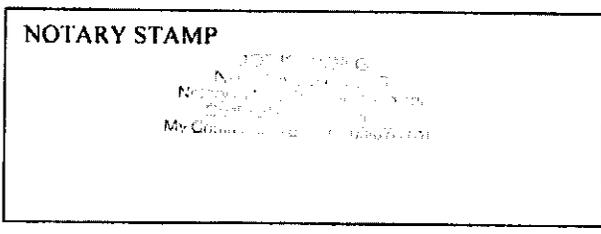


Exhibit ~~X~~ C
Updated as of July 10, 2009

HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-1

✓ HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-2

HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-4

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR PEOPLE'S CHOICE HOME LOAN SECURITIES CORP 2005-1 MORTGAGE-BACK NOTES

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR PEOPLE'S CHOICE HOME LOAN SECURITIES CORP 2004-2 MORTGAGE-BACK NOTES