

Indexing Instructions: Lot 25, Phase 1, Section A, Wesson Heights Subdivision in Section 10, Township 2 South, Range 6 West, Plat Book 92, Page 46-48, Desoto County, Mississippi

Prepared by and return to:
Grantee: Holly Ratcliff
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Grantor: DEUTSCHE BANK
NATIONAL TRUST COMPANY, AS
Trustee for the registered holders of
MORGAN STANLEY ABS CAPITAL I
INC. TRUST 2007-HE5 MORTGAGE
PASS-THROUGH CERTIFICATES,
SERIES 2007-HE5
1761 East St. Andrew Place
Santa Ana, CA 92705
714-247-6023

SUBSTITUTION OF TRUSTEE

WHEREAS, ON November 22, 2006, Douglas A. Vaught and Debra Vaught EXECUTED A Deed of Trust to Realty Title and Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for Decision One Mortgage Company, LLC., which Deed of Trust is recorded in November 28, 2006 at Book 2613, Page 277 in the Office of the Chancery Clerk of the County of De Soto, State of Mississippi, pertaining to the following described property situated in said County and State. To wit:

Lot 25, Phase 1, Section A, Wesson Heights Subdivision, Situated in Section 10, Township 2 South, Range 6 West, as Shown on Plat of Record in Plat Book 92, Page 46-48 in the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, the aforesaid Deed of Trust is assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE5 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE5, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3179, Page 351; and

WHEREAS, UNDER THE TERMS OF SAID Deed of Trust, the beneficiary or any subsequent holder of the Note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place and stead of the Trustee named therein, at any time by writing duly signed

Ratcliff
Law

and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said DEUTSCHE BANK NATIONAL TRUST COMPANY, AS Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE5 MORTGAGE PASS-THROUGH CERTIFICATES,SERIES 2007-HE5 is the holder of the note secured by the aforesaid Deed of Trust and now desires to substitute Holly Ratcliff of Madison, Mississippi, in the place and stead of the said original Trustee named in the original deed or any subsequently appointed substitute Trustee; and

NOW THEREFORE, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE5 MORTGAGE PASS-THROUGH CERTIFICATES,SERIES 2007-HE5 does hereby appoint and substitute Holly Ratcliff, as Trustee in said Deed of Trust in the place and stead of said original Trustee or any subsequently appointed substitute Trustee.

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 and convey title to said foreclosed property to whomever 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 the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE OF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE5 MORTGAGE PASS-THROUGH CERTIFICATES,SERIES 2007-HE5 by Ocwen Loan Servicing, LLC, it's attorney in fact.

By: Sherry Keeley
Sherry Keeley
Contract Management Coordinator

Its: _____

STATE OF Florida)
COUNTY OF Palm Beach)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Sherry Keeley ^{Contract Management Coordinator} whose name as Sherry Keeley of Ocwen Loan Servicing, LLC as attorney in fact for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE5 MORTGAGE PASS-THROUGH CERTIFICATES,SERIES 2007-HE5

who acknowledged before me on this day that, being informed of the contents of said conveyance, he/she signed and delivered the foregoing instrument in writing on the day and year mentioned, for and on behalf of said corporation, having first been duly authorized to do so.

GIVEN under my hand, this the 3 day of July, 2012.

NOTARY PUBLIC-STATE OF FLORIDA
Ellen M. Berke
Commission #DD933297
Expires: DEC. 03, 2013
BONDED THRU ATLANTIC BONDING CO. INC.

Ellen M. Berke
Notary Public
My Commission Expires:

Property Address: 4757 Wesson Heights Drive, Olive Branch, MS 38654

Title is Vested in: Douglas A. Vaught and wife Debra Vaught, as Tenants by the Entirety with Full Rights of Survivorship and not as Tenants in Common

Subject Mortgage:

1. Deed of Trust from Douglas A. Vaught and Debra Vaught, husband and wife to MERS, Inc. as nominee for Decision One Mortgage Company, LLC, with Realty Title and Escrow as Trustee, dated November 22, 2006, recorded November 28, 2006, in (book) 2613, (page) 277, in the amount of \$220,000.00, assigned to Deutsche Bank National Trust Company, as Trustee for the Registered Holders of Morgan Stanley ABS Capital I Inc, Trust 2007-HE5 Mortgage Pass-Through Certificates, Series 2007-HE5, recorded 06/21/2010, in (book) 3179, (page) 351, DeSoto County, Mississippi.

Legal Description:

Lot 25, Phase I, Section "A", Wesson Heights, located in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 92, Pages 46-48, in the office of the Chancery Clerk of DeSoto County, Mississippi.