

Indexing Instructions: Lots 19 and 20, Section B, Pleasant Grove SD, Section 30, T1S, R5W, Plat Book 4,
Page 16, in the DeSoto County MS

Grantee: Holly Ratcliff
Jauregui & Lindsey
Prepared by and

Return to: Jauregui & Lindsey
Post Office Box 1453
Madison, MS 39130
601-982-3030

Grantor: HSBC Bank USA, National
Association, as Trustee for
Ownit Mortgage Loan Trust,
Mortgage Loan Asset-Backed
Certificates, Series 2005-4

10 East 40th Street - 14th
Floor
New York, NY 10016
(212) 525-1540

Grantee: Holly Ratcliff

SUBSTITUTION OF TRUSTEE

WHEREAS, ON June 30, 2005, Jerry M. Owen, Jr. and Anita Owen EXECUTED A Deed of Trust to Southern Trust Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Ownit Mortgage Solutions, Inc., which Deed of Trust is recorded in July 11, 2005 at Book 2255, Page 312 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:

Lots 19 and 20, Section B, Pleasant Grove Subdivision, Section 30, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 4, Page 16, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

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

WHEREAS, said HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-4 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

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NOW THEREFORE, HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-4 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 HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-4 by Ocwen Loan Servicing, LLC, it's attorney in fact.

By: *[Signature]*
ASHLEY KESSLER
Its: Contract Management Coordinator

STATE OF FL)
COUNTY OF PAIM BEACH)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that ASHLEY KESSLER whose name as Contract Management Coordinator of Ocwen Loan Servicing, LLC as attorney in fact for HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-4

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 9 day of Nov, 2012.

[Signature]
Notary Public **Chris Heinichen**
My Commission Expires:

