



RECORDING REQUESTED BY:
LPS Title Company - NV
WHEN RECORDED MAIL TO:
National Default Servicing Corporation
2525 East Camelback Road, Suite 200
Phoenix, AZ 85016

NDSC File No. : 09-20876-SP-NV
Loan No. : 0008248288
APN : 1220-28-510-064
090522265

SUBSTITUTION OF TRUSTEE

WHEREAS, **KEVIN GARRETT, AN UNMARRIED MAN** was the original Trustor(s), **UNITED TITLE COMPANY** was the original Trustee and **QUICK LOAN FUNDING INC.** was the original Beneficiary under that certain Deed of Trust dated **06/17/2005** and recorded on **07/11/2005** as instrument No. **0649274 BK 0705 PG 4335** in Book, Page, of Official Records of **DOUGLAS** County, State of NV and

WHEREAS, the undersigned is the present beneficiary under the said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes **NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 2525 East Camelback Road, Suite 200, Phoenix, Arizona 85016,** as Trustee under said Deed of Trust.

Whenever the context hereof requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Select Portfolio Servicing, Inc., F/K/A Fairbanks Capital Corp., as servicing agent for HSBC Bank, USA, National Association, as trustee, on behalf of the holders of the Normura Home Equity Loan Inc., Asset-Backed Certificates Series 2005-HE1

Dated: 8/17/09

By: *Keo Vang*
Its: **Keo Vang**
Duly Appointed Officer

STATE OF Minnesota
COUNTY OF Dakota

On 8/17, 2009, before me, **Mark Bischof**, a Notary Public for said State, personally appeared Keo Vang who personally known to me (or 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 instrument. I certify under PENALTY OF PERJURY under the laws of Minnesota that the foregoing is true and correct.

WITNESS my hand and official seal.
Signature *[Signature]*

