RECORDING REQUESTED BY: LSI Title Agency - FIS Default Solutions

AND WHEN RECORDED MAIL TO: Western Progressive, LLC

P.O. Box 100029

Kennesaw, GA 30156 APN: 1320-02-001-066

100560669

TS No.: 2010-05416 557096589244

DOC # /2011 01:59PM Deputy: OFFICIAL RECORD Requested By: INC. LSI TITLE AGENCY Douglas County - NV Karen Ellison -Recorder Page: 1 of 1 Fe BK-411 PG-4329 RPTT: Fee:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

The undersigned hereby affirms that there is no Social Security number contained in this document. SUBSTITUTION OF TRUSTEE

WHEREAS, DESIREE A. COWDEN AND LAWRENCE E. COWDEN, WIFE AND HUSBAND, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP was the original Trustor, STEWART TITLE was the original Trustee, and NEW CENTURY MORTGAGE CORPORATION A CORPORATION, AS LENDER, Mortgage Electronic Registration Systems, Inc. was the original Beneficiary under that certain Deed of Trust dated 2/8/2007 and recorded on 2/9/2007 as Instrument No. 0694745, in book 0207, page 3265 and rerecorded on -- as -- of Official Records of Douglas County, Nevada, and

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

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

NOW, THEREFORE, the undersigned hereby substitutes Western Progressive, LLC, P.O. Box 100029 Kennesaw, GA 30156 as Trustee under said Deed of Trust.

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

Dated: 0CT 2 9 2010

Mortgage Electronic Registration Systems, Inc as nominee for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE7 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007, HE7.

Christina Carter, Vice President

State of Florida

County of Palm Beach }

Rashad Blanchard

personally appeared Christina Carter 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 the State of Florida that the foregoing paragraph is true and correct.

hand and official seal. (seal)

Signature

Rashad Blanchard

