

After Recording Return to:
eTitle Insurance Agency
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
Case No. 08-69759/FG

E 2457522 B 4792 P 550
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
6/8/2009 12:20:00 PM
FEE \$10.00 Pgs: 1
DEP eCASH REC'D FOR eTITLE INSURANCE AGENCY

Parcel ID #: 12-065-0104
11:20:02 AM

(Space above for County Recorder's use)

SUBSTITUTION OF TRUSTEE

eTitle Insurance Agency, 3269 South Main Street, Suite 100, Salt Lake City, Utah 84115, is hereby appointed successor trustee under the trust deed executed by Con L. Wilcox and Jerilyn Wilcox, as trustors, in which Mortgage Electronic Registration Systems, Inc., as nominee for Fremont Investment & Loan, its successors and assigns is named as beneficiary and First American Title Insurance Company as trustee, and filed for record on May 2, 2006, with recorder's entry No. 2165098, Davis County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

The Trust Deed covers the following described real property situated in Davis County, Utah:

Beginning at a point North 0°07'41" East 1279 7 feet along the Section line from the Southwest corner of Section 11, Township 4 North, Range 2 West, Salt Lake Meridian, and running thence North 0°07'41" East 88 0 feet; thence North 88°25'20" East 336.15 feet, thence North 0°07'41" East 55.43 feet; thence North 89°38'30" East 158.55 feet, thence South 27°09' East 92.14 feet; thence South 36°41' East 96.04 feet, thence North 89°52'19" West 258.32 feet, thence North 0°07'41" East 4.0 feet; thence North 89°52'19" West 336 0 feet to the point of beginning. Less 1000 West Street.

DATED: November 26, 2008

HSBC Bank USA, National Association, a Trustee, under the Pooling and Servicing Agreement dated August 1, 2006, ACE Securities Corp. Home Equity Loan Trust, Series 2006-FM1, Asset Backed Pass-Through Certificates, Beneficiary By: Litton Loan Servicing LP, attorney in fact

By: [Signature]
Printed name: Denise Bailey
Its: Assistant Secretary

Litton Loan Servicing, LP
Attorney in fact

State of Texas
County of Harris

)
) : ss.
)

The foregoing instrument was acknowledged before me this 26 day of November, 2008 by Denise Bailey, a Assistant Secretary of Litton Loan Servicing LP, attorney in fact for HSBC Bank USA, National Association, a Trustee, under the Pooling and Servicing Agreement dated August 1, 2006, ACE Securities Corp. Home Equity Loan Trust, Series 2006-FM1, Asset Backed Pass-Through Certificates.

[Signature]
Notary Public

