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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

America's Servicing Company #:1158007200 "DEXTER" Lender ID:S56001/0110541574 Klamath, Oregon Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association, as trustee for Ace Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset-Backed Pass Through Certificates is the present beneficiary of that certain Deed of Trust, Dated: 07/01/1997 made by DOUGLAS L. DEXTER AND SHEILA BILIKAS DEXTER as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of PAN AMERICAN BANK, FSB A FEDERALLY CHARTERED SAVINGS BANK, as the original beneficiary, which Deed of Trust was recorded on 07/08/1997 in Book/Reel/Liber: M97 Page/Folio: 21196 as Instrument No.: 40666, in the official records of Klamath County, Oregon

Property Address: 2622 ROUND LAKE ROAD, KLAMATH FALLS, OR 97601

Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association, as trustee for Ace Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset-Backed Pass Through Certificates HEREBY SUBSTITUTES WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, Trustee in lieu of the above named Trustee under said Deed of Trust.

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION have caused these presents to be executed by their duly authorized officers on the dates below written.

Wells Fargo Bank, N.A., as Attorney In Fact
for HSBC Bank USA, National Association, as
trustee for Ace Securities Corp. Home
Equity Loan Trust, Series 2006-SD1,
Asset-Backed Pass Through Certificates
On January 27th, 2015

By: 
WEDNESDAY D CARPENTER, Vice
President Loan Documentation

By WELLS FARGO FINANCIAL NATIONAL
BANK, A NATIONAL BANKING
ASSOCIATION as Trustee

On January 27th, 2015

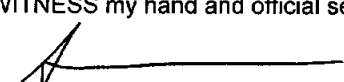
By: 
WEDNESDAY D CARPENTER, TITLE
OFFICER

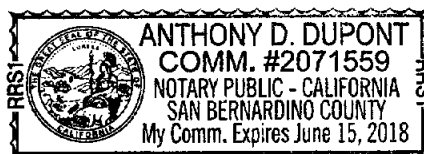
STATE OF California
COUNTY OF San Bernardino

On January 27th, 2015 before me, ANTHONY D. DUPONT, Notary Public, personally appeared WEDNESDAY D CARPENTER, 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,


ANTHONY D. DUPONT
Notary Expires: 06/15/2018 #2071559



(This area for notarial seal)

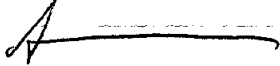
SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California
COUNTY OF San Bernardino

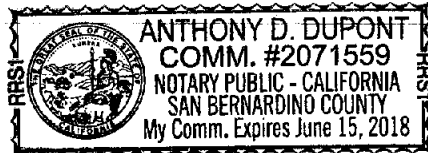
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