

STATE OF MISSISSIPPI
COUNTY OF Desoto

Benjamin & Jennifer A Boren
PLV0104458138

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 28, 1999, Benjamin Boren and wife, Jennifer A. Boren, executed a Deed of Trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which Deed of Trust is filed for record in Book 1117 at Page 584 and re-recorded in Book 1121 at Page 71 and in Book 1492 at Page 162 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., by instrument dated December 17, 2001 and recorded in Book 1475 at Page 331 and re-recorded in Book 1495 at Page 603 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated April 26, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1495 at Page 606 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., to foreclose under the terms of said Deed of Trust, I did on June 13, 2002, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 98, Section A, River Oaks Subdivision, in Section 2 and 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 57, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold,

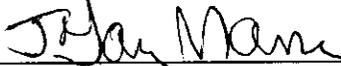
was given by publication in the DeSoto County Times, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on May 23, 2002, and subsequent notices appeared on May 30 and June 6, 2002, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., bid for said property in the amount of \$93,443.84, which being the highest and best bid, the same was then and there struck off to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and it was declared the purchaser thereof.

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., has requested transfer and assignment of its bid to the Aurora Loan Services, Inc., and has authorized the undersigned to convey the property described above to Aurora Loan Services, Inc., and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the highest and best bidder to Aurora Loan Services, Inc., pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Aurora Loan Services, Inc., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

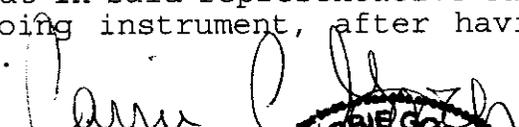
WITNESS MY SIGNATURE, on June 13, 2002.



 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

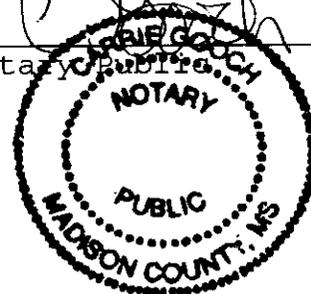
Personally appeared before me, the undersigned authority in and for said county and state, on this the June 13, 2002, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



 Notary Public, MS

My Commission Expires:

Notary Public State of Mississippi At Large
 My Commission Expires: February 20, 2004
 Bonded Thru Heiden, Brooks & Garland, Inc



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299 *no*
S&M #02-0501

GRANTEE'S ADDRESS:

Aurora Loan Services, Inc.
601 Fifth Avenue
Scottsbluff, NE 69361-3541
800-776-9361 *no*

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Dr., Suite B
Jackson, MS 39216
601-981-9299

INDEX: Lot 98, Section A, River Oaks Subdivision, in Section 2 and
3, Township 2 South, Range 8 West, DeSoto County,
Mississippi

JUN 27 1 53 PM '02

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

BK 422 PG 749
 W.F. DAVIS CH. CLK.

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
 WHEREAS, on May 28, 1999, Benjamin Boren and wife, Jennifer A. Boren, executed a certain deed of trust to Arnold White, Trustee for the benefit of Pulte Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1117 at Page 884 and re-recorded in Book 1121 at Page 71 and in Book 1482 at Page 182; and
 WHEREAS, said Deed of Trust was subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., by instrument dated December 17, 2001 but effective February 1, 2002 and recorded in Book 1475 at page 381 and re-recorded in Book 1486 at Page 883 of the aforesaid Chancery Clerk's office; and
 WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., has heretofore substituted J. Gary Massey as Trustee by instrument dated April 28, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1486 at Page 883; and
 WHEREAS, said debt having been made in the terms and conditions of said deed of trust and all other debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the same due to the terms of said deed of trust, in the Office of the Chancery Clerk of DeSoto County, Mississippi,
 I WILL CONVEY only such title as vested in me as Substituted Trustee.
 WITNESS MY SIGNATURE on May 17, 2002.
 J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601)-9299
 May 23, 30, June 6, 2002

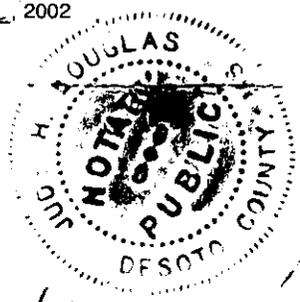
- Volume No. 107 on the 23 day of May, 2002
- Volume No. 107 on the 30 day of May, 2002
- Volume No. 107 on the 6 day of June, 2002
- Volume No. 107 on the 13 day of June, 2002
- Volume No. _____ on the _____ day of _____, 2002

Lisa Fuller
 (TITLE)

Sworn to and subscribed before me, this 13 day of June, 2002

BY Judith M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: January 16, 2005
 BONDED THRU Dixie Notary Service, INC.



- A. Single first insertion of 417 words @ .12 \$ 50.04
- B. 3 subsequent insertions of 1251 words @ .10 \$ 125.10
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 178.14