

BK 0459 PG 0239

STATE MS. - DESOTO CO. *BC*
2

INDEXING INSTRUCTIONS:
Lot 12, Section C, Baker Ridge
S/D, Sections 27 & 34, T2S,
R9W, DeSoto County, MS

Nov 26 9 02 AM '03

Option One/Irvin/0010742955

459 PG *239*
M. DAVIS CH. CLK.

TRUSTEE'S DEED

WHEREAS, on March 26, 2003, James R. Irvin, executed a Deed of Trust to Lem Adams III, Trustee for the use and benefit of Option One Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1691 at Page 122, thereof; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank Minnesota, National Association, as Trustee under the Pooling and Servicing Agreement, dated as of July 1, 2003, among Asset Backed Funding Corporation, Option One Mortgage Corporation and Wells Fargo Bank Minnesota, National Association, ABFC Asset-Backed Certificates, Series 2003-OPT1, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1844 at Page 527 thereof; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Wells Fargo Bank Minnesota, National Association, as Trustee under the Pooling and Servicing Agreement, dated as of July 1, 2003, among Asset Backed Funding Corporation, Option One Mortgage Corporation and Wells Fargo Bank Minnesota, National Association, ABFC Asset-Backed Certificates, Series 2003-OPT1, the legal holder of said indebtedness, having requested the undersigned Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: October 29, November 5, 12, 19, 2003, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 28th day of October, 2003, a copy of the Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 20th day of November, 2003, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 12, Section C, Baker Ridge Subdivision, in Sections 27 & 34, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 8-13, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The Parcel ID is: 2098-27020-0001200.

WHEREAS, the undersigned Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Wells Fargo Bank Minnesota, National Association, bidding the sum of One Hundred Fifty-Seven Thousand Six Hundred Forty-Nine and 70/100 Dollars (\$157,649.70) for all of the above-described property and said property was struck off to Wells Fargo Bank Minnesota, National Association, as Trustee under the Pooling and Servicing Agreement dated as of July 1, 2003, among Asset Backed Funding Corporation, Option One Mortgage Corporation and Wells Fargo Bank Minnesota, National Association, ABFC Asset-Backed Certificates, Series 2003-OPT1, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Fifty-Seven Thousand Six Hundred Forty-Nine and 70/100 Dollars (\$157,649.70), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, TRUSTEE, does hereby sell and convey to Wells Fargo Bank Minnesota, National Association, as Trustee under the Pooling and Servicing Agreement dated as of July 1, 2003, among Asset Backed Funding Corporation, Option One Mortgage Corporation and Wells Fargo Bank Minnesota, National Association, ABFC Asset-Backed Certificates, Series 2003-OPT1, all of the above-described property, conveying only such title as is vested in him as Trustee.

WITNESS MY SIGNATURE on this the 20th day of November, 2003.

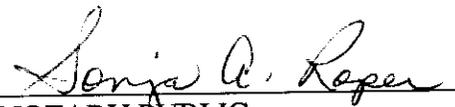

LEM ADAMS, III
TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

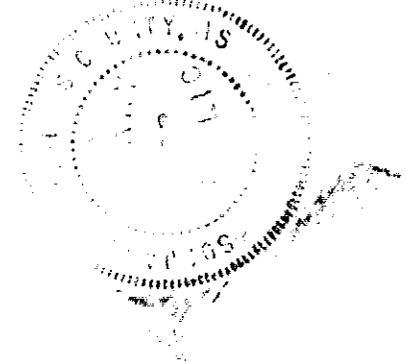
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 24th day of November, 2003.


NOTARY PUBLIC

My Commission Expires:

2-9-2004



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: P. O. Box 57038, Irvine, CA 92618 (713) 960-9676

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

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:

TRUSTEE'S NOTICE OF SALE
WHEREAS, on March 26, 2003, James R. Irvin, executed a Deed of Trust to Lem Adams III, Trustee for the use and benefit of Option One Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1691 at Page 122 thereof; and
WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank Minnesota, National Association, as Trustee under the Pooling and Servicing Agreement, dated as of July 1, 2003, among Asset Backed Funding Corporation, Option One Mortgage Corporation and Wells Fargo Bank Minnesota, National Association, ABFC Asset-Backed Certificates, Series 2003-OPT1, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1844 at Page 527 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 20th day of November, 2003, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 12, Section C, Baker Ridge Subdivision, in Sections 27 & 34, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 8-13, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The Parcel ID is: 2098-27020-0001200.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Trustee.

WITNESS my signature, on this the 27th day of October, 2003.

LEM ADAMS, III
TRUSTEE
PREPARED BY: ADAMS & EDENS

Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
PUBLISH: October 29, November 5, 12, 19, 2003

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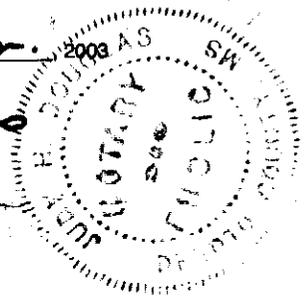
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 19 day of Nov., 2003

BY Judy M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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Exhibit "A"

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