

SUBSTITUTE TRUSTEE'S DEED

Kenneth E. Stockton, SUBSTITUTE TRUSTEE
GRANTOR

TO: Mortgage Electronic Registration Systems, Inc.,
GRANTEE

WHEREAS, on May 30, 2002, David Overton executed a Deed of Trust to T. J. Falgout, as Trustee, with Concorde Acceptance Corporation being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trustee Deed Book 1511 at Page 423 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Concorde Acceptance Corporation assigned said Deed of Trust to Mortgage Electronic Registration Systems, Inc. pursuant to an instrument dated June 4, 2002 and recorded in Trust Deed Book 1612 at Page 728 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

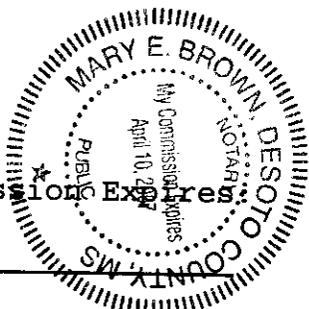
WHEREAS, Mortgage Electronic Registration Systems, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated February 18, 2004, and recorded in Trust Deed Book 1971 at Page 166 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on May 13, 2005, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and

Stockton

May, 2005.



Mary E. Brown

 Notary Public

My Commission Expires: _____

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
 Substitute Trustee
 Attorney at Law
 5 West Commerce Street
 Hernando, Mississippi 38632
 Telephone No. (662) 429-3469

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

MERS c/o HSBC Mortgage Services
 636 Grand Regency Blvd.
 Brandon, Florida 33510
 Telephone No. 1-866-824-0824

THIS DOCUMENT PREPARED BY AND
 AFTER RECORDING PLEASE RETURN TO:
 Dyke, Henry, Goldsholl & Winzerling, P.L.C.
 415 North McKinley, Suite 555
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000
 DHG&W No. 21700H



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith 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:

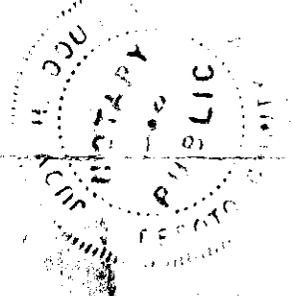
SUBSTITUTE TRUSTEE'S NOTICE OF SALE WHEREAS, on May 30, 2002, David Overton executed a Deed of Trust to T. J. Falgout as Trustee for the benefit of Concorde Acceptance Corporation, which Deed of Trust was recorded in Trustee Deed Book 1511 at Page 423 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, Concorde Acceptance Corporation assigned said Deed of Trust to Mortgage Electronic Registration Systems, Inc., pursuant to an instrument dated June 21, 2002, and recorded in Trust Deed Book 1612 at Page 728 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, Mortgage Electronic Registration Systems, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated February 18, 2004, and recorded in Trust Deed Book 1871 at Page 148 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale. NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on May 13, 2005, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property: Lot 28, Section 'A', Arroyo Park Subdivision, located in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 74, Pages 26-27 in the office of the Chancery Clerk of DeSoto County, Mississippi. Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.	WITNESS my signature on this the 18th day of April, 2005. /s/ Kenneth E. Stockton Kenneth E. Stockton Substitute Trustee Attorney at Law 5 West Commerce Street Hernando, Mississippi 38632 THIS DOCUMENT PREPARED BY: DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C. 555 Plaza West - 415 North McKinley Little Rock, Arkansas 72205 Telephone No. (501) 681-1000 DHG&W No. 21790H PUBLISH: 04/21/05 04/28/05 05/05/05 05/12/05	Volume No. <u>110</u> on the <u>21</u> day of <u>April</u> , 2005 Volume No. <u>110</u> on the <u>28</u> day of <u>April</u> , 2005 Volume No. <u>110</u> on the <u>5</u> day of <u>May</u> , 2005 Volume No. <u>110</u> on the <u>12</u> day of <u>May</u> , 2005 Volume No. _____ on the _____ day of _____, 2005
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Diane Smith

Sworn to and subscribed before me, this 12 day of May, 2005

BY *Judy A. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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