

INDEXING INSTRUCTIONS:
Lot 5, Carriage Hills Estates S/D, Section 23,
T1S, R8W, DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on June 26, 2003, Terresa Joyner, executed a Deed of Trust to Sparkman Law, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Entrust Mortgage, Inc., 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 1755 at Page 639 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 2046 at Page 787, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; 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, Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Entrust Mortgage, Inc., its successors and assigns, the legal holder of said indebtedness, having requested the undersigned Substitute 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 Substitute 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: July 26, August 2, 9, 16, 2005, 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 25th day of July, 2005, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 17th day of August, 2005, 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 Substitute 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 5, Carriage Hills Estates Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for GMAC Mortgage Corporation, bidding the sum of One Hundred Fifty Thousand Eight Hundred Forty-Eight and 99/100 Dollars (\$150,848.99) for all of the above-described property and said property was struck off to GMAC Mortgage Corporation, 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 Thousand Eight Hundred Forty-Eight and 99/100 Dollars (\$150,848.99), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to GMAC Mortgage Corporation, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 25th day of August, 2005.


 LEM ADAMS, III
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

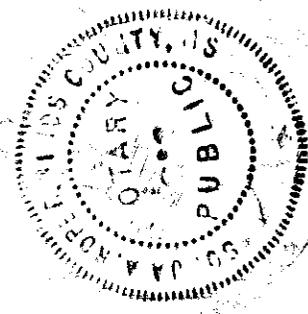
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and 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 25th day of August, 2005.

Sonja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2008



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

Grantee: P O Box 969, Horsham, PA 19044-0969 (215) 682-6174

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

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 June 26, 2003, Teresa Joyner, executed a Deed of Trust to Sparkman Law, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Entrust Mortgage, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1755 at Page 639, thereof; and WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2046 at Page 787, 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, Substitute 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 17th day of August, 2005, 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 5, Carriage Hills Estates Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 6, 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 is vested in me as Substitute Trustee.

WITNESS my signature, on this the 21st day of July, 2005.

LEM ADAMS, III
 SUBSTITUTE TRUSTEE

PREPARED BY:
 ADAMS & EDENS
 Foreclosure Department
 POST OFFICE BOX 400
 BRANDON, MISSISSIPPI 39043
 (601) 825-9508
 A&E File #12615

PROPERTY ADDRESS: 1075
 Carriage Dr. S., Southaven, MS
 38671

PUBLISH: July 26, August 2, 9, 16,
 2005

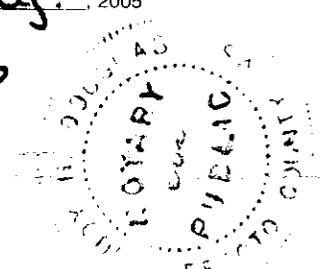
- Volume No. 110 on the 26 day of July, 2005
- Volume No. 110 on the 2 day of Aug., 2005
- Volume No. 110 on the 9 day of Aug., 2005
- Volume No. 110 on the 16 day of Aug., 2005
- Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 24 day of Aug., 2005

BY Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: JANUARY 16, 2009
 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



- A. Single first insertion of 382 words @ .12 \$ 45.84
- B. 3 subsequent insertions of 1146 words @ .10 \$ 114.60
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 163.44

Exhibit "A"

t - On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229