

CitiMortgage/Hines/770015517

INDEXING INSTRUCTIONS:

Lot 2019, Section F, DeSoto Village S/D,
Section 33, T1S, R8W, DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on July 24, 1998, Roxie A. Hines and spouse, Richard Hines, executed a Deed of Trust to Benjamin Streusand, Trustee for the use and benefit of Home Loan 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 1020 at Page 781 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Mortgage Electronic Registration Systems, Inc., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1979 at Page 644 thereof; and

WHEREAS, the terms of the said Deed of Trust were modified by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 1917 at Page 435 thereof;

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 2368 at Page 699, 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., 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: January 17, 24, 31, February 7, 2006, 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 16th day of January, 2006, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

Adams

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WHEREAS, on the 8th day of February, 2006, 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 Two Thousand Nineteen (2019), Section F, DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 13, Pages 1-5, in the Chancery Court Clerk's Office 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 Mortgage Electronic Registration Systems, Inc., bidding the sum of Eighty-Three Thousand Fifty-Eight and 16/100 Dollars (\$83,058.16) for all of the above-described property and said property was struck off to Mortgage Electronic Registration Systems, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Eighty-Three Thousand Fifty-Eight and 16/100 Dollars (\$83,058.16), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Mortgage Electronic Registration Systems, Inc., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 8th day of February, 2006.


 LEM ADAMS, III
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

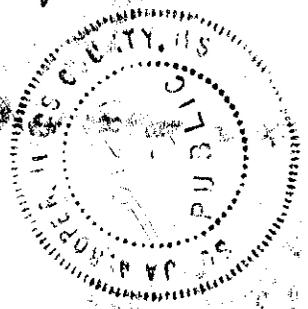
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and 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 8th day of February, 2006.

Sonya A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2008



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

Grantee: 5280 Corporate Drive, Frederick, MD 21703 (636) 261-7543

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 July 24, 1998, Roxie A. Hines and spouse, Richard Hines, executed a Deed of Trust to Benjamin Streusand, Trustee for the use and benefit of Home Loan 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 1020 at Page 781, thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Mortgage Electronic Registration Systems, Inc., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1979 at Page 644 thereof; and

WHEREAS, the terms of said Deed of Trust were modified by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 1917 at Page 435 thereof;

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 2368 at Page 699, thereof; and

WHEREAS, default having been made in the performance of the

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 8th day of February, 2006, 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 Two Thousand Nineteen (2019), Section F, DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 13, Pages 1-5, in the Chancery Court Clerk's Office 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.

315 LORRAINE Street - On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

Volume No. 111 on the 17 day of Jan., 2006

Volume No. 111 on the 24 day of Jan., 2006

Volume No. 111 on the 31 day of Jan., 2006

Volume No. 111 on the 7 day of Feb., 2006

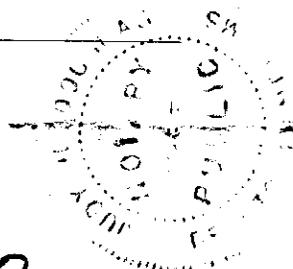
Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 7 day of Feb, 2006

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 445 words @ .12 \$ 53.40

B. 3 subsequent insertions of 1335 words @ .10 \$ 133.50

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 189.90

WITNESS my signature, on this the 13th day of January, 2006.

LEM ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY: ADAMS & EDENS

Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13344

PUBLISH: January 17, 24, 31,
February 7, 2006

Exhibit "A"