

SUBSTITUTE TRUSTEE'S DEED

KENNETH E. STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

JPMORGAN CHASE BANK F/K/A THE CHASE MANHATTAN BANK AS SUCCESSOR BY
MERGER WITH CHASE BANK OF TEXAS, N.A.,
GRANTEE

WHEREAS, on February 24, 1999, Kenneth L. Shackelford and Sarah H. Shackelford executed a Deed of Trust to First American Title Insurance Company, as Trustee, with Pinnfund, USA 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 Book 1087, Page 681 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Pinnfund, USA, a California corporation CFL #603-3917, assigned said Deed of Trust to Chase Bank of Texas, National Association, as Custodian pursuant to an instrument dated March 19, 1999 and recorded in Trust Deed Book 1599, Page 654 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JP Morgan Chase Bank f/k/a The Chase Manhattan Bank as Successor by Merger with Chase Bank of Texas, N.A. f/k/a Texas Commerce Bank, N.A. appointed John C. Morris, III as Substitute Trustee pursuant to an instrument dated August 9, 2002 and recorded in Trust Deed Book 1546, Page 32 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the afore-mentioned Substitution of Trustee recorded in Trust Deed Book 1546, Page 32 was re-recorded in Trust Deed Book 1599, Page 656 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank f/k/a The Chase Manhattan Bank as Successor by Merger with Chase Bank of Texas, N.A., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated October 10, 2003 and recorded in Trust Deed Book 1853, Page 0366 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 January 20, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner

Stockton

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

JPMorgan Chase Bank
f/k/a The Chase Manhattan Bank as Successor by Merger
with Chase Bank of Texas, N.A.
c/o Saxon Mortgage Services, Inc.
4708 Mercantile Drive N.
Ft. Worth, TX 76137-3605
Telephone No. (817) 665-7249

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. 24051G

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 February 24, 1999, Kenneth L. Shackelford and Sarah M. Shackelford executed and delivered to First American Title Insurance Company as Trustee for Pinnfund, USA, a California corporation CFL #603-3917, a certain Deed of Trust securing a Promissory Note in the principal sum of \$60,000.00 payable to the order of Pinnfund, USA; said Deed of Trust is recorded in Trust Deed Book 1087, Page 681 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and WHEREAS, Pinnfund, USA, a California corporation CFL #603-3917, assigned said Deed of Trust to Chase Bank of Texas, National Association, as Custodian pursuant to an instrument dated March 19, 1999 and recorded in Trust Deed Book 1599, Page 654 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, JP Morgan Chase Bank f/k/a The Chase Manhattan Bank as Successor by Merger with Chase Bank of Texas, N.A. f/k/a Texas Commerce Bank, N.A. appointed John C. Morris, III as Substitute Trustee pursuant to an instrument dated August 9, 2002 and recorded in Trust Deed Book 1546, Page 92 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, the above-mentioned Substitution of Trustee recorded in Trust Deed Book 1546, Page 32 was re-recorded in Trust Deed Book 1599, Page 656 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, JPMorgan Chase Bank f/k/a The Chase Manhattan Bank as Successor by Merger with Chase Bank of Texas, N.A., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated October 10, 2003 and recorded in Trust Deed Book 1853, Page 0366 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, JPMorgan Chase Bank f/k/a The Chase Manhattan Bank as Successor

by Merger with Chase Bank of Texas, N.A., 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 January 20, 2006, 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 2169, Section F, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, in the County of DeSoto State of Mississippi as recorded in Plat Book 13, Pages 1-5, in the Chancery Clerk's Office of DeSoto County, Mississippi.

ne No. 110 on the 23 day of Dec., 2005
 ne No. 110 on the 30 day of Dec., 2005
 ne No. 111 on the 6 day of Jan., 2006
 ne No. 111 on the 13 day of Jan., 2006
 ne No. _____ on the _____ day of _____, 2006

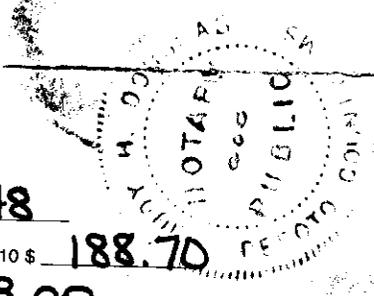
Diane Smith

to and subscribed before me, this 13 day of January, 2006

Judy H. Douglas

WITNESS my signature on this the 8th day of December, 2005
 /s/ Kenneth E. Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, Mississippi 38632
 THIS DOCUMENT PREPARED BY: DED THRU DIXIE NOTARY SERVICE, INCORPORATED
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
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