

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, James E. Free and Lynn J. Free executed a Deed of Trust in favor of Arnold Weiss, Trustee, securing an indebtedness to Pulaski Mortgage Company, dated November 22, 2000, and recorded in Book 1257 at Page 439 of the Land Records of De Soto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc., by instrument dated June 4, 2001, and recorded in the Office of the aforesaid Chancery Clerk in Book 1352 at Page 0101; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc., the legal holder of the said Deed of Trust and the Note secured thereby, substituted Priority Trustee Services of Mississippi, L.L.C. as Substitute Trustee therein, as authorized by the terms thereof, by instrument dated September 17, 2005, and recorded in Book 2,326, at Page 362 of the records in the offices of the aforesaid Chancery Clerk; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire unpaid balance immediately due and payable as was its option so to do under the terms thereof, Priority Trustee Services of Mississippi, L.L.C., did on November 17, 2005, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., at the front steps door of the De Soto County Courthouse, Herando, Mississippi, offer for sale at public auction and sell to the highest bidder, according to law, the following described land and property, with improvements thereon situated, lying and being situated in De Soto County, Mississippi, and more particularly described as follows:

LOT 331, STONE CREEK SUBDIVISION, PHASE C OF PLUM POINT VILLAGES PLANNED UNIT DEVELOPMENT, IN SECTION 1, TOWNSHIP 2 SOUTH, RANGE 8 WEST, AND SECTION 6, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 34, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

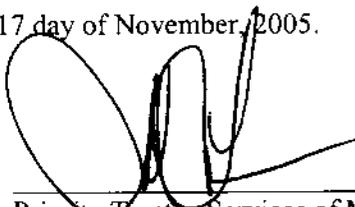
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of the time, place and terms of said sale, together with a description of said property to be sold, was given by publication in, a newspaper published and generally circulated in De Soto County, Mississippi, for four consecutive weeks preceding the date of sale. The first notice of publication appeared on October 27, 2005, and subsequent notices appeared on October 27, November 3 & November 10, 2005. Proof of publication is attached hereto and incorporated herein by reference. A notice identical to said published notice was posted on the bulletin board at the De Soto County Courthouse, Mississippi, on October 31, 2005, and everything necessary to be done was done to make and effect a good and lawful sale.

At said sale Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc. bid for said property in the amount of \$115,719.35 and this being the highest and best bid the said Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc. was declared the successful bidder and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc..

NOW, THEREFORE, in consideration of the premises and in consideration of the price and sum of \$115,719.35, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substitute Trustee, do hereby sell and convey unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, the land and property above described, together with all improvements thereon.

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

WITNESS MY SIGNATURE, this the 17 day of November, 2005.

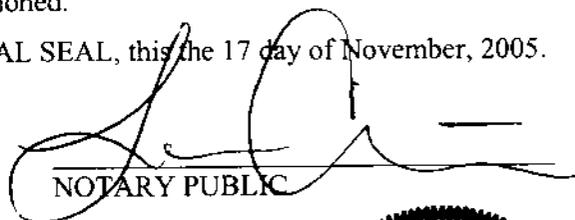


Priority Trustee Services of Mississippi, L.L.C.
Substitute Trustee

STATE OF Georgia
COUNTY OF DeKalb

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, the within named Priority Trustee Services of Mississippi, L.L.C., Substitute Trustee, who stated to me on oath that he signed and delivered the above and foregoing instrument on the day and in the year therein stated, for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 17 day of November, 2005.


NOTARY PUBLIC

Grantee:
Jason Lutz
Priority Trustee Services of Mississippi, LLC
1587 Northeast Expressway
Atlanta, GA 30329
770-234-9181

Prepared By & Return To:
Morris, Schneider & Prior, LLC
1587 Northeast Expressway
Atlanta, GA 30329
770-234-9181
Msp#S 0515501MS





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 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DE SOTO

WHEREAS, on November 22, 2000, James E. Free and Lynn J. Free executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 1257, Page 439; and

WHEREAS, said Deed of Trust subsequently assigned unto Mortgage Electronic Registration Systems, Inc., as nominee for Homeside Lending, Inc., by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 1352 at Page 0101; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 2,328, Page 362; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on November 17, 2005, I will, during legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.), at public outcry, offer for sale and will sell, at the front steps of the De Soto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

LOT 331, STONE CREEK SUBDIVISION, PHASE C OF PLUM POINT VILLAGES PLANNED UNIT DEVELOPMENT, IN SECTION 11, TOWNSHIP 2 SOUTH, RANGE 8 WEST, AND SECTION 6, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 34, 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 Substituted Trustee.

WITNESS MY SIGNATURE, this the 21st day of October, 2005

/s/ Joel A. Freedman
Priority Trustee Services of Mississippi, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181
0515501MS
PUBLISH: October 27, November 3 & November 10, 2005

Volume No. 110 on the 27 day of Oct., 2005
Volume No. 110 on the 3 day of Nov., 2005
Volume No. 110 on the 10 day of Nov., 2005
Volume No. _____ on the _____ day of _____, 2005
Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 10 day of Nov., 2005

B. *Judy A Douglas*

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



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