

**SUBSTITUTE TRUSTEE'S DEED**

Michael S. McKay, SUBSTITUTE TRUSTEE  
GRANTOR

TO: Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns,  
GRANTEE

WHEREAS, on June 20, 2005, Matthew Edward Linder executed a Deed of Trust to Arnold M. Weiss of Shelby County, TN, as Trustee, with Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns 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 2262 at Page 431 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 22, 2005, and recorded in Book 2,392 at Page 306 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 February 24, 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

required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Eighty-Four Thousand Five Hundred Dollars and 00/100 Cents (\$184,500.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 55, Phase 2, Blue Lake Springs Subdivision, located in Section 32, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 48, Page 34, in the Chancery Clerk's Office, DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to grantor by Warranty Deed recorded simultaneously herewith in the said Chancery Clerk's Office.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 6<sup>th</sup> day of ~~February~~, 2006.

*Michael S. McKay*

*Michael S. McKay*

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Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 936-2800

STATE OF MISSISSIPPI )  
 )  
COUNTY OF RANKIN ) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 6<sup>th</sup> day of ~~February~~, 2006.  
March



Sandra B Carter  
Notary Public

My Commission Expires \_\_\_\_\_

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 936-2800 Ext 812

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

MERS c/o Homecomings Financial Network, Inc.  
9350 Waxie Way  
San Diego, California 92123  
Telephone No. 1-800-222-4293

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. 32366H

# 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 20, 2005, Matthew Edward Linder executed a Deed of Trust to Arnold M. Weiss of Shelby County, TN as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, which Deed of Trust was recorded in Book 2262 at Page 431 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 22, 2005, and recorded in Book 2,392 at Page 306 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

- Volume No. 111 on the 2 day of Feb., 2006
- Volume No. 111 on the 9 day of Feb., 2006
- Volume No. 111 on the 16 day of Feb., 2006
- Volume No. 111 on the 23 day of Feb., 2006
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

*Diane Smith*

Sworn to and subscribed before me, this 23 day of Feb.

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 481 words @ .12 \$ 57.72
  - B. 3 subsequent insertions of 1443 words @ .10 \$ 144.30
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 205.02

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 26th day of January, 2006.  
/s/ Michael S. McKay  
Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250, River Oaks Office Plaza  
1090 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 938-2800  
THIS DOCUMENT PREPARED BY:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.

555 Plaza West - 415 North  
McGriny  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000  
DHG&W No. 32386H  
PUBLISH:  
02/02/06  
02/09/06  
02/16/06  
02/23/06

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., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, 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, Michael S. McKay, Substitute Trustee, will on February 24, 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 65, Phase 2, Blue Lake Springs Subdivision, located in Section 32, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 48, Page 34, in the Chancery Clerk's Office, DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.  
Being the same property conveyed to grantor by Warranty Deed recorded simultaneously herewith in the said Chancery Clerk's Office.