

CitiMortgage/Hawkins/11877770

INDEXING INSTRUCTIONS:  
Lot 47, Creekwood West Phase II,  
Section 30, T1S, R7W, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on February 23, 1998, Leigh A. Cohea, a married woman, and husband Hilton O. Cohea, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Community Mortgage Corp., 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 972 at Page 652 thereof; and

WHEREAS, said Deed of Trust was assigned to First Nationwide Mortgage Corporation, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 989 at Page 194 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 2084 at Page 177, 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, CitiMortgage, Inc., F/K/A First Nationwide Mortgage Corporation, 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: May 30, June 6, 13, 20, 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 26th day of May, 2006, 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 21st day of June, 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 47, Creekwood West Phase II, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 44, Page 30, 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 CitiMortgage, Inc., bidding the sum of Sixty-Three Thousand Four Hundred Eighty-Four and 24/100 Dollars (\$63,484.24) for all of the above-described property and said property was struck off to CitiMortgage, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Sixty-Three Thousand Four Hundred Eighty-Four and 24/100 Dollars (\$63,484.24), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to CitiMortgage, 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 21st day of June, 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 21st day of June, 2006.

Sonja A. Reper  
NOTARY PUBLIC

My Commission Expires:

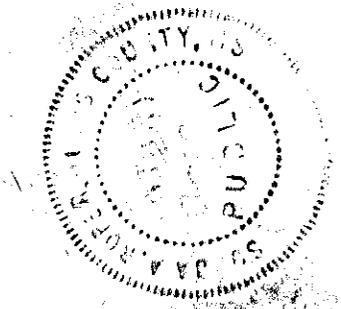
2-9-2008

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 February 23, 1996, Leigh A. Cohen, a married woman, and husband Milton O. Cohen, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Community Mortgage Corp., 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 972 at Page 652, thereof; and

WHEREAS, said Deed of Trust was assigned to First Nationwide Mortgage Corporation, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 989 at Page 194 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 2084 at Page 177, thereof; and

WHEREAS, default having been made in the performance of the conditions and covenants as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and

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 21st day of June, 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 47, Creekwood West Phase II, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 44, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The to the above described property is to be sold, but I will convey the same as is stated in the Substitute Trustee's

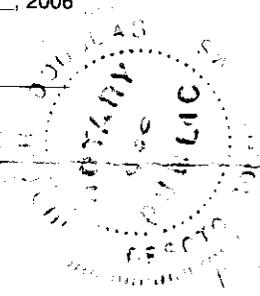
Volume No. 111 on the 30 day of May, 2006  
 Volume No. 111 on the 6 day of June, 2006  
 Volume No. 111 on the 13 day of June, 2006  
 Volume No. 111 on the 20 day of June, 2006  
 Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 20 day of June, 2006

BY Judy H. 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 411 words @ .12 \$ 49.32  
 B. 3 subsequent insertions of 1233 words @ .10 \$ 123.30  
 C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 175.62

WITNESS my signature, on this the 20th day of May, 2006.  
 LEM ADAMS, III  
 SUBSTITUTE TRUSTEE  
 PREPARED BY:  
 ADAMS & EDENS  
 Foreclosure Department  
 POST OFFICE BOX 400  
 BRANDON, MISSISSIPPI 39043  
 (601) 825-6888  
 AAE File #14286  
 PUBLISHED: May 30, June 6, 13, 20,  
 2006

Exhibit "A"