

SUBSTITUTE TRUSTEE'S DEED

KENNETH E. STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

JP MORGAN CHASE BANK AS TRUSTEE,
GRANTEE

WHEREAS, on June 14, 2004, John Hayden executed a Deed of Trust to Don W. Ledbetter, as Trustee, with Mortgage Electronic Registration Systems, Inc. as Nominee for Available Mortgage Funding, LLC 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 Trust Deed Book 2011, Page 347 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Available Mortgage Funding, LLC assigned said Deed of Trust to JP Morgan Chase Bank as Trustee pursuant to a Corporation Assignment of Deed of Trust dated March 24, 2006 and recorded in Trust Deed Book 2475, Page 717 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JP Morgan Chase Bank as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein in place of the aforementioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated May 1, 2006, and recorded in Trust Deed Book 2475, Page 718 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 June 29, 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 Twenty Three Thousand Six Hundred Seventy Five Dollars and 00/100 (\$123,675.00), 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;

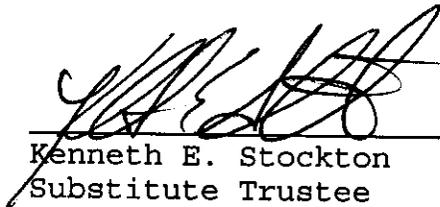
NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto JP Morgan Chase Bank

Stockton

as Trustee, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 27, Liberty Estates Subdivision, located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Pages 26-27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

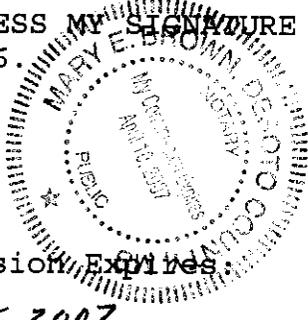
I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 29th day of June, 2006.


Kenneth E. Stockton
Substitute Trustee
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

STATE OF MISSISSIPPI)
COUNTY OF DeSoto) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, 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 29th day of June, 2006.




Notary Public

My Commission Expires:
4-10-2007

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
Substitute Trustee
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

JP Morgan Chase Bank as Trustee
c/o HomeComings Financial Network, Inc.
Attention: Sharmel Dawson
9350 Waxie Way
San Diego, California 92133
Telephone No. (800)750-0011

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. 32761G



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 14, 2004, John Hayden executed a Deed of Trust to Dan W. Leebster as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as Nominee for Available Mortgage Funding, LLC, which Deed of Trust was recorded in Trust Deed Book 2011, Page 347 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Available Mortgage Funding, LLC assigned said Deed of Trust to JP Morgan Chase Bank as Trustee pursuant to a Corporation Assignment of Deed of Trust dated March 24, 2006 and recorded in Trust Deed Book 2476, Page 717 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JP Morgan Chase Bank as Trustee, the holder of said Deed of Trust and the mortgage secured thereby, substituted Kenneth E. Stockton as Trustee therein in place of the aforementioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated May 7, 2006, and recorded in Trust Deed Book 2476, Page 718 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, JP Morgan Chase Bank as Trustee, 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 June 28, 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 27, Liberty Estates Subdivision, located in Section 26, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 65, Pages 26-27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

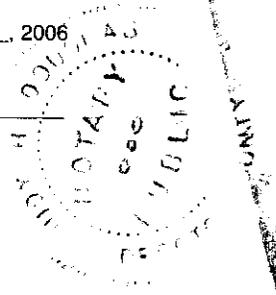
Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

- Volume No. 111 on the 1 day of June, 2006
- Volume No. 111 on the 8 day of June, 2006
- Volume No. 111 on the 15 day of June, 2006
- Volume No. 111 on the 22 day of June, 2006
- Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 22 day of June, 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 457 words @ .12 \$ 54.84
 - B. 3 subsequent insertions of 1371 words @ .10 \$ 137.10
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 194.94

WITNESS my signature on this the 25th day of May, 2006,
Kenneth E. Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, Mississippi 38632
 THIS DOCUMENT PREPARED BY:
 DYKE, HENRY, GOLDSHOLL &
 WINZERLING, P.L.C.
 555 Plaza West - 415 North
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 Telephone No. (501) 661-1000
 DH&W No. 32761G
 PUBLISH:
 June 1, 2006
 June 8, 2006
 June 15, 2006
 June 22, 2006

Str _____ ando, MS 38632 • 662.429.6397 • Fax: 662.429.5229