

SUBSTITUTE TRUSTEE'S DEED

KENNETH STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

JP MORGAN CHASE BANK AS TRUSTEE
GRANTEE

WHEREAS, on April 3, 2003 Velma Rizer executed a Deed of Trust to Brian L. Davis, as Trustee, with Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, 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 1694, Page 256 of the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was re-recorded in Trust Deed Book 1820, Page 320 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC assigned said Deed of Trust to JP Morgan Chase Bank as Trustee pursuant to a Corporation Assignment of Deed of Trust dated February 28, 2006 and recorded in Trust Deed Book 2505, Page 372 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 Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 12, 2006 and recorded in Trust Deed Book 2505, Page 373 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 August 10, 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 Thirty Eight Thousand Five Hundred Fifty Dollars and 00/100 (\$138,550.00), 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;

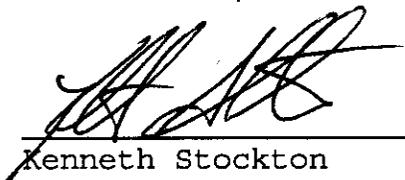
Stockton

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 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 48, Phase I, Alexander's Ridge Subdivision, in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 70, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

7680 Alexanders Ridge Cove, Olive Branch, Mississippi 38654

I hereby convey only such title as is vested in me, as Substitute Trustee. WITNESS MY SIGNATURE, this the 10th day of August, 2006.



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

STATE OF MISSISSIPPI)
) ACKNOWLEDGMENT
COUNTY OF)

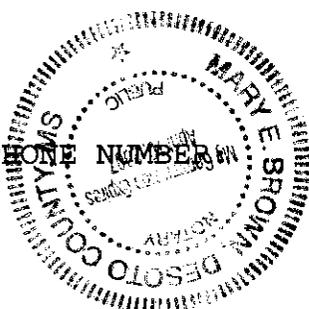
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 10th day of August, 2006.



Notary Public

My Commission Expires:
4-10-2007



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth Stockton
Attorney at Law
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.
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. 32943G



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 April 3, 2003, Velma Rizer executed a Deed of Trust to Brian L. Davis as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC, which Deed of Trust was recorded in Trust Deed Book 1884, Page 256 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, said Deed of Trust was re-recorded in Trust Deed Book 1820, Page 320 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC assigned said Deed of Trust to JP Morgan Chase Bank as Trustee pursuant to a Composition Assignment of Deed of Trust dated February 28, 2006 and recorded in Trust Deed Book 2505, Page 372 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 Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 12, 2006 and recorded in Trust Deed Book 2505, Page 373 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 hereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth Stockton, Substitute Trustee, will on August 18, 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:

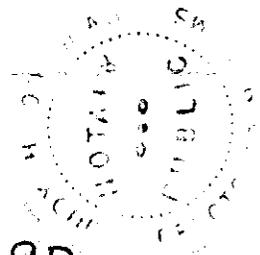
- Volume No. 111 on the 13 day of July, 2006
- Volume No. 111 on the 20 day of July, 2006
- Volume No. 111 on the 27 day of July, 2006
- Volume No. 111 on the 3 day of Aug., 2006
- Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 3 day of Aug., 2006

BY Judith N. Dougan

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



- A. Single first insertion of 493 words @ .12 \$ 59.16
- B. 3 subsequent insertions of 1479 words @ .10 \$ 147.90
- C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 210.06

Lot 48, Phase I, Alexander's Ridge Subdivision, in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Trust Book 70, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi, 7880 Alexander's Ridge Cove, Olive Branch, Mississippi 38664

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 30th day of June, 2006.

/s/ Kenneth Stockton
Kenneth 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 McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W No. 32943G
Publish on:
July 13, 2006
July 20, 2006
July 27, 2006
August 3, 2006

Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229