

Current Borrower: Clifton Thompson
Client Loan Number: 62627327
B&H File Number: 225324
VA/FHA/PMI Number: 2812752208703
Loan Type: FHA
Property Address: 2974 Conner Reed Drive, Horn Lake, MS 38637

Indexing Instructions:

SUBSTITUTE TRUSTEE'S DEED

Grantor: Cole D. Patton, Substitute Trustee
Grantee: COUNTRYWIDE HOME LOANS, SERVICING LP

WHEREAS, on August 11, 2000, Clifton Thompson and Celeste Robertson, executed a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1238 at Page 380 in the office of the Chancery Clerk of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans, Inc., by instrument dated April 5, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2273, at Page 161 and re-recorded in Book 2285 at Page 506; and

WHEREAS, the aforesaid deed of trust was assigned to COUNTRYWIDE HOME LOANS, SERVICING LP, by instrument dated September 19, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2315, at Page 22; and

WHEREAS, the aforesaid, COUNTRYWIDE HOME LOANS, SERVICING LP, the holder of said deed of trust and the note secured thereby, substitute Cole D. Patton, as Trustee therein, as authorized by the terms thereof, by instrument dated November 17, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2363 at Page 226; 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 in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Countrywide Home Loans, Inc. as attorney in fact for COUNTRYWIDE HOME LOANS, SERVICING LP, having requested the undersigned Substitute Trustee to execute the trust and sell 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 expense of sale;

BH # 225324/457

Jason Lightner
UPS (em)

WHEREAS, the undersigned Substitute Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the August 9, 2006, at public outcry offered the hereinafter described property for sale at the east front door of the County Courthouse at Desoto County of Desoto, State of Mississippi;

WHEREAS, the Proof of Publication, Affidavit of Posting and the Memorandum of Sale have been prepared and executed to verify all aforesaid events. Said items are attached as proof thereof;

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of \$100,447.42 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 had paid, the receipt whereof is hereby acknowledged, the undersigned does hereby and convey unto COUNTRYWIDE HOME LOAN, SERVICING LP the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in the County of Desoto, State of Mississippi, to-wit:

LOT 282, SECTION F-2, WELLINGTON SQUARE SUBDIVISION, IN SECTIONS 27 & 28,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT
THEREOF RECORDED IN PLAT BOOK 67, PAGE 46, IN THE OFFICE OF THE CHANCERY
CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 2974 Conner Reed Drive, Horn Lake, MS 38637.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY
SIGNATURE, this, the 9 day of AUGUST, 2006



Cole D. Patton
SUBSTITUTE TRUSTEE
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.:(972) 233-2500

STATE OF TEXAS)
)
COUNTY OF DALLAS) ACKNOWLEDGMENT

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state of aforesaid, Cole D. Patton, Substitute Trustee, who acknowledged to and before me that he executed the foregoing Substitute Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 9 day of August, 2006



Cynthia K. Talbot
Notary Public

My Commission Expires: 06/26/10

GRANTOR'S NAME, ADDRESS AND PHONE NUMBER:

Cole D. Patton
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
(972)-233-2500

GRANTEE'S NAME, ADDRESS AND PHONE NUMBER (Send Tax Statements to this address):

COUNTRYWIDE HOME LOANS, SERVICING LP
%Countrywide Home Loans, Inc.
7105 Corporate Drive
MS PTX-B-35
Plano, TX 75024
(972) 526-2224

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Michele R. Riffel
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
(972) 233-2500

Current Borrower: CLIFTON THOMPSON; CELESTE ROBERTSON;
Client Loan Number: 62627327
B&H File Number: 225324
VA/FHA/PMI Number: 2812752208703
Loan Type: FHA
Property Address: 2974 Conner Reed Drive, Horn Lake, MS38637

Affidavit of Mortgagee

STATE OF TEXAS §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority on this day personally appeared Michele R. Riffel, who after being duly sworn, deposed as follows:

- "1. I am an employee of Butler & Hosch, P.A., attorney for COUNTRYWIDE HOME LOANS, SERVICING LP at the time of the events hereinafter set forth and make this affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.
- 2. This affidavit is made with respect to the foreclosure of that certain Deed of Trust dated August 11, 2000, recorded in Volume 1238, Page 380, Real Property Records, Desoto County, Mississippi, executed by Clifton Thompson and Celeste Robertson, to Frank A. Riley, Trustee, to secure payment of a Note to BancorpSouth Bank.
- 3. COUNTRYWIDE HOME LOANS, SERVICING LP is the holder of the indebtedness secured by the Deed of Trust.
- 4. To the best of my knowledge and belief, proper notice was sent prior to acceleration of indebtedness. All obligations duties of the holder of the debt were performed in the manner required by law and all notices were served on the Debtor at the Debtor's last known address as shown by the records of the holder of the debt.
- 5. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for the last three (3) months prior to the date of the Trustee's Sale and the subject hereof and were alive on the date of such sale.
- 6. At the instructions and on behalf of the holder of the debt or its agent, notice of acceleration of indebtedness and Trustee's Sale was served on every debtor obligated on the debt, by certified and regular mail at least thirty (30) days prior to the date therein specified for sale at the last known address of each such debtor according to the records of the holder of the debt.
- 7. At the instructions and on behalf of the holder of the debt or its agent, Notice of Trustee's Sale was filed with the Chancery Clerk in the county or counties in which the subject property is situated and copies thereof posted at said courthouse(s) as required by law and in the manner specified by ordinance or custom."

FURTHER AFFIANT SAYETH NAUGHT.

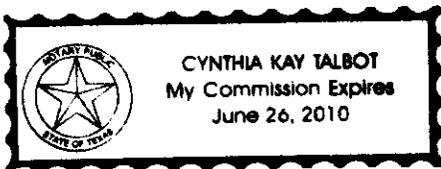
Michele R. Riffel
AFFIANT

STATE OF TEXAS §
COUNTY OF DALLAS §

Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Michele R. Riffel, who is the Legal Assistant and duly authorized agent of Butler & Hosch, P.A., on behalf of said law firm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 9th day of August, 2006

Cynthia K Talbot
Notary Public for the State of Texas
CYNTHIA R. TALBOT
Printed Name of Notary Public
My Commission Expires: _____



Current Borrower: Clifton Thompson
Client Loan Number: 62627327
B&H File Number: 225324
VA/FHA/PMI Number: 2812752208703
Loan Type: FHA
Property Address: 2974 Conner Road Drive, Horn Lake, MS 38637

MEMORANDUM OF SALE

The undersigned Substitute Trustee (hereinafter "Trustee") hereby appoints Cole Morrey to serve as auctioneer for the purpose of conducting the foreclosure sale more particularly described below. This appointment is subject to completion of a satisfactory title examination (including a search for Federal Liens) and the performance of all ~~duties in conformity~~ with Trustee's instructions. All third party bids are subject to confirmation by Trustee prior to sale. Right is reserved by Trustee to reject any bid or to withdraw the property from auction prior to final sale. All sales are subject to review and confirmation by the Trustee prior to conveyance. The undersigned Trustee reserves the right to reject any bid and to decline to convey the subject property due to mistake (including but not limited to an error in the bid amount), inadequacy of funds, title defects or lack of notice to the IRS, or for any other reasonable cause. If Trustee elects to reject a bid, the funds tendered by the successful bidder will be promptly returned, and the property will be re-advertised for sale at a subsequent date.

Upon confirmation by the Trustee, Trustee will convey only such title as is vested in him. No representations are made concerning title to the subject property of the fitness or merchantability of the same. It is the purchaser's sole responsibility to examine and investigate the title to the property and any related issues, and it shall be the purchaser's responsibility to resolve any issues relating to other liens, taxes or other title problems or issues affecting the subject property. The property will be conveyed without warranty of any kind, it being understood that the property is being sold "as is". The form of conveyance will be that of a Substituted Trustee's Deed, which is in the nature of quitclaim deed.

B&H 225324 / 904

B&H
225324/904

BK 536 P6 578

WITNESS MY SIGNATURE, on this 9 day of August, 2006.

[Handwritten Signature]

Cole D. Patton, Substitute Trustee
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.: (972) 233-2500

RESULTS OF SALE:

DEED OF TRUST FORECLOSED: BOOK 1238 PAGE 380
DATE & TIME OF SALE: August 9, 2006. AT 1:33 A.M./P.M.
AMOUNT OF HIGHEST BID: \$ 100,447.42
CONVEY TO: _____

PHONE: _____

The undersigned acknowledged having read the terms of the auctioneer's appointment and conditions of sale set forth above, and further acknowledge that all bids are subject to approval by the Trustee prior to conveyance, and the sale may be set aside by the Trustee and the funds tendered returned to the bidder, if these conditions are not satisfied.

WITNESS OUR SIGNATURES, on this 9 day of August, 2006.

AUCTIONEER
Printed Name: Cole Massey

HIGHEST BIDDER
Printed Name: _____

[Handwritten Signature]
-DCSO
WITNESS
Printed Name: JAMES CONNORS
[Handwritten Signature]
WITNESS
Printed Name: Janet Knight



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 August 11, 2000, Clifton Thompson and Celeste Robertson executed a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1238 at Page 380 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans, Inc., by instrument dated April 5, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2273, at Page 161 and re-recorded in Book 2285 at Page 506; and

WHEREAS, the aforesaid deed of trust was assigned to COUNTRYWIDE HOME LOANS, INC., SERVICING LP, by instrument dated September 19, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2315, at Page 22; and

WHEREAS, the aforesaid, Countrywide Home Loans, Inc., as attorney-in-fact for COUNTRYWIDE HOME LOANS, INC., SERVICING LP, the holder of said deed of trust and the note secured thereby, substituted Cole D. Patton or Zachary A. Copp or Amy M. Merino, as Trustee therein, as authorized by the terms thereof, by instrument dated November 17, 2005 and recorded in the office of the aforesaid Chancery Clerk in Book 2363 at Page 226; 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 in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Countrywide Home Loans, Inc., as attorney-in-fact for COUNTRYWIDE HOME LOANS, INC., SERVICING LP, 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

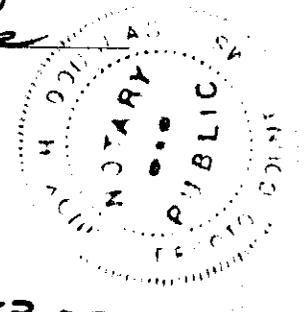
Volume No. 111 on the 13 day of July, 2006
Volume No. 111 on the 20 day of July, 2006
Volume No. 111 on the 27 day of July, 2006
Volume No. 111 on the 3 day of Aug., 2006
Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 14 day of Aug., 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 510 words @ .12 \$ 61.20
B. 3 subsequent insertions of 1530 words @ .10 \$ 153.00
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 217.20

purpose of issuing the sums due thereunder, together with attorney's fees. Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Cole D. Patton or Zachary A. Copp or Amy M. Merino, Substitute Trustee in said deed of trust, will on August 9, 2006, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the east front door of the County Courthouse at Desoto, County, State of Mississippi, the following described property situated in the County of Desoto, State of Mississippi, to-wit:

LOT: 282, SECTION F-2, WELLINGTON SQUARE SUBDIVISION, IN SECTIONS 27 & 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Also known as 2974 Corner Reed Drive, Horn Lake, MS 38637
I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 4th day of July, 2006.
Cole D. Patton
Substitute Trustee
Butler & Hesch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.: (972) 238-2500
PUBLISHED: July 13, July 20, July 27 and August 3, 2006.