

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 103, Section B, Lexington Crossing S/D in Section 2, Township 2 South, Range 6 West,
DeSoto County, MS.

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 24th day of December, 2003, Mondrea L. Cox and Husband, Harry Cox, executed and delivered a certain Deed of Trust unto Southern Trust Title Company, Trustee for Wilmington Finance, a division of AIG Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1901 at Page 0529; and

WHEREAS, on the 16th day of November, 2006, Wilmington Finance, a division of AIG Federal Savings Bank, assigned said Deed of Trust unto JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2614 at Page 259; and

WHEREAS, on the 21st day of November, 2006 the Holder of said Deed of Trust substituted and appointed **Emily Kaye Courteau**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2614 at Page 260; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated **December 6, 2006** by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 2nd day of January, 2007, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, did on the 2nd day of January, 2007, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 103, Section B, Lexington Crossing Subdivision, as situated in Section 2, Township 2 South, Range 6 West, as per plat of record in Plat Book 78, page 32, in the land records of the Chancery Court Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, at said sale JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1 was the highest bidder and best bidder, therefore, for the sum of \$106,663.88 and the same was then and there struck off to JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1 and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

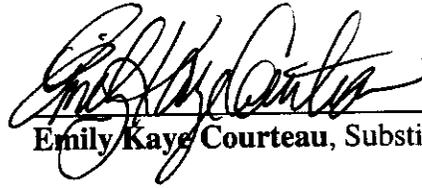
WHEREAS, JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1, has requested transfer and assignment of its bid to The Bank of New York Trust Company, NA, as successor-in-interest to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as trustee - SURF-BC1 and has authorized the undersigned to convey the property described above to The Bank of New York Trust Company, NA, as successor-in-interest to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as trustee - SURF-BC1 and the undersigned, by

execution of this instrument, does hereby transfer and assign all right, title, and interest of JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1, as the highest and best bidder to The Bank of New York Trust Company, NA, as successor-in-interest to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as trustee - SURF-BC1, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto The Bank of New York Trust Company, NA, as successor-in-interest to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as trustee - SURF-BC1 the land and property herein described.

I convey only such title as is vested in me as Substitute Trustee.
aw/F06-1363

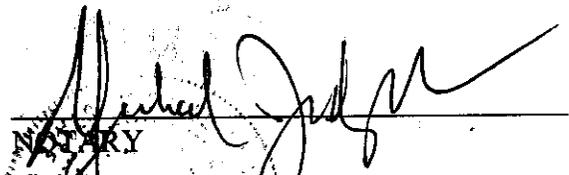
WITNESS MY SIGNATURE, this the 9 day of Jan. 20 07.



Emily Kaye Courteau, Substitute Trustee

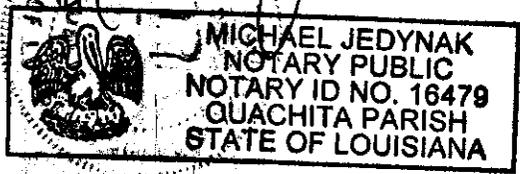
STATE OF LOUISIANA
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 9 day of Jan, 20 07, the within named **Emily Kaye Courteau**, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

AT DEATH
MY COMMISSION EXPIRES



ADDRESSES:

GRANTOR:
Emily Kaye Courteau
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

GRANTEE:
The Bank of New York Trust Company, NA, as successor-in-interest to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as trustee - SURF-BC1
4828 Loop Central Drive
Houston, TX 77081-2226
800-247-9727

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

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 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEES
 NOTICE OF SALE
 STATE OF MISSISSIPPI
 COUNTY OF DeSoto

WHEREAS, on the 24th day of December, 2003, Mondrea L. Cox and Husband, Harry Cox, executed and delivered a certain Deed of Trust unto Southern Trust Title Company, Trustee for Wilmington Finance, a division of AIG Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1901 at Page 0529; and

WHEREAS, on the 16th day of November, 2006, Wilmington Finance, a division of AIG Federal Savings Bank, assigned said Deed of Trust unto JPMorgan Chase Bank, N. A. as Trustee-SURF 2004-BC1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2614 at Page 258; and

WHEREAS, on the 21st day of November, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2614 at Page 260; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of January, 2007, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 103, Section B, Leanington Crossing Subdivision, as situated in Section 2, Township 2 South, Range 6 West, as per plat of record in Plat Book 78, page 32, in the land records of the Chancery Court Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Volume No. 111 on the 12 day of Dec., 2006

Volume No. 111 on the 19 day of Dec., 2006

Volume No. 111 on the 26 day of Dec., 2006

Volume No. _____ on the _____ day of _____, 2006

Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this _____ day of _____, 2006

BY *Judy A. Dangas*

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



A. Single first insertion of 362 words @ .12 \$ 43.44
 B. 2 subsequent insertions of 724 words @ .10 \$ 72.40
 C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 118.84

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this day December 6, 2006

Emily Kaye Courteau
 SUBSTITUTE TRUSTEE
 2309 OLIVER ROAD
 MONROE, LA 71201

(318) 330-9020
 aw/F06-1363
 PUBLISH: 12-12-06, 12-19-06, 12-26-06

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