

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Kenia Clayborn
BFB 38257093

SUBSTITUTED TRUSTEES DEED

WHEREAS, on July 29, 2005, Kenia Clayborn, A Single Woman executed a Deed of Trust to NETCO, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,290, at Page 547 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 by instrument dated September 28, 2007 and recorded in Book 2,805, at Page 513 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated October 8, 2007, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,805 at Page 514 and Re-recorded in Book 2,812 at Page 349 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 to foreclose under the terms of said Deed of Trust, I did on December 13, 2007, during 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 of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

LOT 76, FIRST REVISION, SECTION C, IN MAGNOLIA ESTATES
SUBDIVISION, LOCATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6
WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 36, PAGE 21, IN
THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO
WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR
DESCRIPTION OF SAID PROPERTY

Shapiro

COMMONLY KNOWN AS 10074 STEPHENSON, OLIVE BRANCH, MS 38654

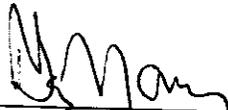
PARCEL # 10673506.0 00076.00

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TIMES, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on November 22, 29, and December 6, 2007, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 bid for said property in the amount of \$82,990.99, which being the highest and best bid, the same was then and there struck off to U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto U.S. Bank, N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4 the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on December 13, 2007.



J. Gary Massey, Substituted Trustee

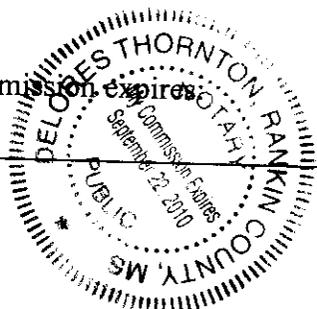
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on December 13, 2007, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



Notary Public

My commission expires



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #07-5467

GRANTEE'S ADDRESS:

c/o Ocwen Loan Servicing, LLC
1675 Palm Beach Lakes Blvd Ste 402
West Palm Beach, FL 33401 *n/A*

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: Lot 76, First Revision, Sec. C, Magnolia Estate Sub., Sec.35 T-1-S, R-6-W,
DeSoto Co/MS

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:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on July 28, 2006, Maria Clayton, A Single Woman executed a certain deed of trust to NETCO, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2800 at Page 514;
WHEREAS, said deed of trust was subsequently assigned to U.S. Bank, N.A. as Trustee for the registered holder of Asset Backed Securities, Series 2006-HE4 has heretofore substituted J. Gary Moseley as Trustee by instrument dated October 8, 2007 and recorded in the

- Volume No. 112 on the 22 day of Nov., 2007
- Volume No. 112 on the 29 day of Nov., 2007
- Volume No. 112 on the 6 day of Dec., 2007
- Volume No. _____ on the _____ day of _____, 2007
- Volume No. _____ on the _____ day of _____, 2007
- Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 6 day of Dec., 2007

BY *Juan A. Davalos*

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

- A. Single first insertion of 454 words @ .12 \$ 54.48
 - B. 2 subsequent insertions of 908 words @ .10 \$ 90.80
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 148.28

SECTION 1, TOWNSHIP 1 SOUTH RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 13th day of November, 2007.

J. Gary Moseley
SUBSTITUTED TRUSTEE
Shapiro & Moseley, L.L.P.
1910 Lusher Drive, Suite B
Jackson, MS 39216
(601) 981-6688
10074 Shepherson Lane
Olive Branch, MS 38854
07-5487LEB
Publication Dates:
November 22, 29, and December 6, 2007