

Option One/Johnson/0013792833

INDEXING INSTRUCTIONS:  
Lot 170, Section D, Shadow Oaks S/D,  
Section 32, T1S, R8W, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on June 3, 2004, Demarko Johnson and Chakella Johnson, executed a Deed of Trust to John J. Owens, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2006 at Page 749 thereof; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2823 at Page 343 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 2823 at Page 345, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: December 27, 2007, January 3 and 10, 2008, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 26th day of December, 2007, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of

DeSoto County, Mississippi; and

WHEREAS, on the 17th day of January, 2008, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 170, Section D, Shadow Oaks Subdivision, located in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 75, Page 36 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3, bidding the sum of One Hundred Six Thousand Two Hundred Fifty and NO/100 (\$106,250.00) for all of the above-described property and said property was struck off to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Six Thousand Two Hundred Fifty and NO/100 (\$106,250.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 17th day of January, 2008.

  
LEM ADAMS, III  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 17th day of January, 2008.

*Sanja A. Hopewell*  
NOTARY PUBLIC

My Commission Expires:

2-9-2008

Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: P. O. Box 57038, Irvine, CA 92618 (888) 355-7305

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508

# 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 TRUSTEE'S NOTICE OF SALE**  
WHEREAS, on June 3, 2004, Donald Johnson and Charlene Johnson executed a Deed of Trust to John J. O'Connell, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2006 at Page 749, thereof; and  
WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A. as Trustee for Option-One Mortgage Loan Trust 2004-3 Asset-Backed Certificate Series 2004-3, by assignment of mortgage of the aforesaid Chancery Clerk in Book 2006 at Page 343 thereof; and  
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Larn Adams, III, as Trustee thereof, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2006 at Page 366, thereof; and  
WHEREAS, default having been made in the performance of the obligations and covenants to be performed by said Deed of Trust, and the same being thereby in default, notice is hereby given that Larn Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the DeSoto County Courthouse at Hernando, Mississippi, on the 17th day of January, 2008, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

- Volume No. 112 on the 27 day of Dec., 2007
- Volume No. 113 on the 3 day of Jan., 2008
- Volume No. 113 on the 10 day of Jan., 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Diane Smith

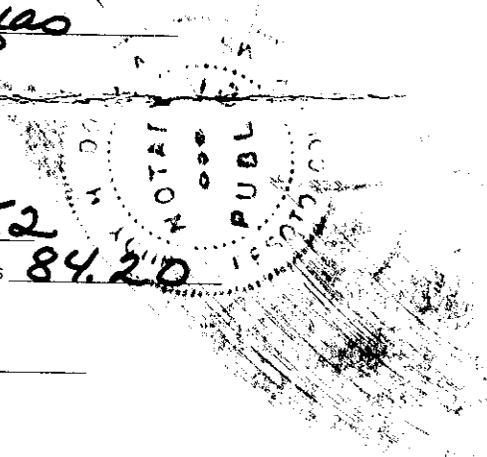
Sworn to and subscribed before me, this 10 day of Jan., 2008

BY Gray 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 421 words @ .12 \$ 50.52  
B. 2 subsequent insertions of 842 words @ .10 \$ 84.20  
C. Making proof of publication and depositing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 137.72

WITNESS my signature, on this the 10th day of December, 2007.  
LARN ADAMS, III  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
P.O. Box 2007, East 4th  
Hernando, Mississippi 38642  
(662) 429-6229  
AGE 110-117287  
PUBLISHED December 27, 2007  
January 3 and 10, 2008



*Exhibit "A"*