

STATE OF MISSISSIPPI

Brenda F. Bailey

COUNTY OF DE SOTO

HFY 000939539

SUBSTITUTED TRUSTEES DEED

WHEREAS, on January 28, 2005, Brenda F. Bailey executed a Deed of Trust to Austin Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,152 at Page 550 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Mortgage Services, Inc. by instrument dated December 19, 2007 and recorded in Book 2,841 at Page 764 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, HSBC Mortgage Services, Inc. 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 January 2, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,841 at Page 766 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 HSBC Mortgage Services, Inc. to foreclose under the terms of said Deed of Trust, I did on February 14, 2008, 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 De Soto 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 De Soto County, Mississippi, being more particularly described as follows, to wit:

Lot 43, Division of Lot 10, Bailey Station PUD, Section "C", Bailey Station Townhomes, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 77, Pages 36-37, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

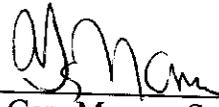
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by

publication in the DESOTO COUNTY TIMES, a newspaper published in De Soto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on January 24, 31 and February 7, 2008, (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 De Soto 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, HSBC Mortgage Services, Inc. bid for said property in the amount of \$85,968.22, which being the highest and best bid, the same was then and there struck off to HSBC Mortgage Services, Inc. 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 HSBC Mortgage Services, Inc. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on February 14, 2008.



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 February 14, 2008, 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 #07-1243

GRANTEE'S ADDRESS:

HSBC Mortgage Services
636 Grand Regency Blvd.
Brandon, FL 33510
651-234-3500

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 43, Division of Lot 10, Bailey Station PUD, Sec. C, Bailey Station
Townhomes, S28, T1S, R8W, DeSoto Co., MS

