

STATE OF MISSISSIPPI

COUNTY OF DESOTO

2/25/08 8:14:56
BK 578 PG 775
DESOTO COUNTY, MS
W. E. SMITH, CH CLERK

HFY 0009689050

SUBSTITUTED TRUSTEES DEED

WHEREAS, on December 22, 2004, Nathaniel P. Yoder and Sherry S. Smith now known as Sherry S. Yoder executed a Deed of Trust to Edco Title & Closing Services, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,138 at Page 234 in the office of the Chancery Clerk of DeSoto 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 774 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 10, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,844 at Page 479 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 19, 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 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 26, Section "A", Belle Pointe Subdivision, in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof in Plat Book 64, Pages 2-5, in the office of the Chancery Clerk of DeSoto County, Mississippi. to which reference is hereby made for a more particular description of said property.

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

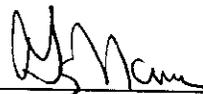
u

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 January 29, February 5 and 12, 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 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, HSBC Mortgage Services Inc. bid for said property in the amount of \$202,020.00, 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 19, 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 19, 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 #07-1221

GRANTEE'S ADDRESS:

HSBC Mortgage Services, Inc.
636 Grand Regency Blvd.
Brandon, FL 33509
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 26, SECTION "A", BELLE POINT SUBDIVISION, S3, T2S, R7W,
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 December 22, 2004, Nathaniel P. Yoder and ~~Sherry S. Yoder~~ ~~now known as Sherry S. Yoder~~ executed a certain deed of trust to Edco Title & Closing Services, Inc., 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 2,198 at Page 234; 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 774 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Mortgage Services, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated January 10, 2008 and recorded in the aforesaid Chancery Clerk's Office in Book 2,844 at Page 479; 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, HSBC Mortgage Services Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 19, 2008 offer for sale at public outcry 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 of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 28, Section "A", Belle Pointe Subdivision, in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof in Plat Book 64, Pages 2-6, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which 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 24th day of January, 2008.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39218
(601) 981-9299
3848 River Point Cove
Southaven, MS 38872

Volume No. 113 on the 29 day of Jan., 2008

Volume No. 113 on the 5 day of Feb., 2008

Volume No. 113 on the 12 day of Feb., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

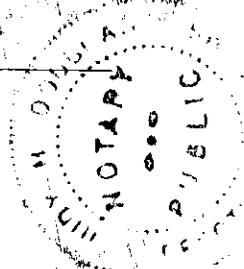
Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 12 day of Feb., 2008

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 424 words @ .12 \$ 50.88

B. 2 subsequent insertions of 848 words @ .10 \$ 84.80

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 138.68

Lot 28, Section "E", Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof