

STATE OF MISSISSIPPI

COUNTY OF DESOTO

HFY 0015474737

SUBSTITUTED TRUSTEES DEED

WHEREAS, on August 8, 2006, Sherri K. Gurley and Billy Gurley executed a Deed of Trust to Richmond Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,545 at Page 757 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 January 18, 2008 and recorded in Book 2,851 at Page 542 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 21, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,851 at Page 540 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 March 25, 2008, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East 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:

The land referred to herein is situated in the State of Mississippi, County of DeSoto described as follows:

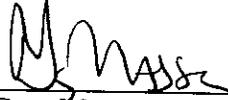
Lot 18, Baker Ridge Subdivision, Section "C", as situated in Section 27 and 34, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 60, Pages 8-13, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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 four consecutive weeks preceding the date of sale. The notices were published on February 26, March 4, 11, and 18, 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 door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of four 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 \$182,000.00, 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 March 25, 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 March 25, 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 #08-100037

GRANTEE'S ADDRESS:

HSBC Mortgage Services, Inc.
636 Grand Regency Blvd.
Brandon, Florida 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 18, Baker Ridge Sub., Sec. C, Sec. A 27 and 34, T-2-S, R-9-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 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 8, 2006, Sheri K. Gurley and Billy Gurley executed a certain deed of trust to Richmond Title, 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 2,545 at Page 757; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Mortgage Services Inc. by instrument dated January 18, 2008 and recorded in Book 2,851 at Page 542 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 21, 2008 and recorded in the aforesaid Chancery Clerk's Office in Book 2,851 at Page 540; 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 March 25, 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 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:

The first referred to herein is situated on the north side of Highway 1, County of DeSoto described as follows:
Lot 18, Baker Ridge Subdivision, Section "C", as situated in Section 27 and 34, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 60, Pages 8-12, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

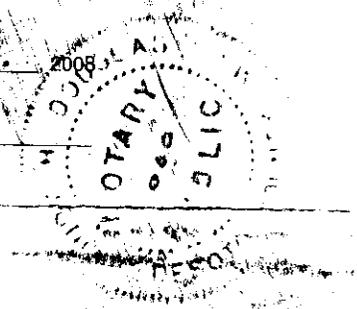
- Volume No. 113 on the 26 day of Feb., 2008
- Volume No. 113 on the 4 day of Mar., 2008
- Volume No. 113 on the 11 day of Mar., 2008
- Volume No. 113 on the 18 day of Mar., 2008
- Volume No. _____ on the _____ day of _____, 2008
- Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 18 day of Mar., 2008

BY Judy H. 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 430 words @ .12 \$ 51.60
 - B. 3 subsequent insertions of 1290 words @ .10 \$ 129.00
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 183.60

I WILL CONVEY only such title as I have in me as Substituted Trustee
WITNESS MY SIGNATURE on this 20th day of February, 2008
J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9229
6833 Wilson Mill Rd
Lake Cormacous, MS 38641
DS-100397 JC
Publication Dates:
February 26, March 4, 11, and 18, 2008

SM

SHAPIRO & MASSEY, LLP

ATTORNEYS AT LAW

Gerald M. Shapiro
Admitted in Illinois &
Florida only
David S. Kreisman
Admitted in Illinois only
J. Gary "Pete" Massey
Admitted in Mississippi
only
Eric C. Miller
Admitted in Mississippi
only
Cynthia D. Cohly
Admitted in Mississippi
only

February 22, 2008

CERTIFIED MAIL, RETURN RECEIPT REQUESTED

ATTN: Foreclosures, Stop 65
Technical Services (Advisory)
Internal Revenue Service
1555 Poydras St., Suite 220, Stop 65
New Orleans, LA 70112-3747

Internal Revenue Service
SBSE-Technical Services
Gulf States - Advisory

FEB 26 2008

Technical Territory Area 5 Coll
New Orleans, LA

RE: Federal Tax Lien
State of Mississippi

Gentlemen:

- A. The Internal Revenue District which originated the Notice of Federal Tax Lien is Jackson.
- B. The serial number as shown on the notice is 202290404.
- C. The name of the taxpayer as shown on the notice is Sherri K. and Billy Gurley.
- D. The residence of the taxpayer on the notice is 8930 Wilson Mill Rd, LK Cormorant, MS 38641-9206.
- E. The date of the notice is November 24, 2004.
- F. The notice is recorded in Book 13, Page 434.
- G. The description of the property is as follows:

Property Address: 8930 Wilson Mill Rd, Lake Cormorant, MS 38641

The land referred to herein is situated in the State of Mississippi, County of DeSoto described as follows:

Lot 18, Baker Ridge Subdivision, Section "C", as situated in Section 27 and 34, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 60, Pages 8-13, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

H. The property is scheduled to sell for cash to the highest and best bidder on the March 25, 2008 between the hours of 11:00 A.M. and 4:00 P.M. at the front door of the DeSoto County Courthouse located at , Hernando, Mississippi.

I. The total indebtedness secured by the deed of trust on the property includes the present outstanding balance on the loan, including interest through March 25, 2008, and is in the amount of \$302,158.33 plus legal expenses and costs of sale in the approximate amount of \$1,100.00.

You are hereby notified under provisions of Section 7425, Internal Revenue Code of 1954, as amended, that our client, HSBC Mortgage Services Inc., is the holder and owner of a first deed of trust on the above described property, which deed of trust was executed, delivered and recorded to secure a promissory note of the original mortgagors, Sherri K. Gurley and Billy Gurley, therein in the original principal sum of \$277,500.00; and that such deed of trust and note are in default. This notice is served on you in accordance with the terms of Section 7425, Internal Revenue Code of 1954, as amended, not less than 25 days prior to sale.

Sincerely,


J. Gary Massey

Enclosure

**THIS NOTICE IS CONSIDERED ADEQUATE
IN ACCORDANCE WITH IRC 7425(C)**

Signature: 
Managem. Financial Services, Area 5
SBSE, Atascadero, New Orleans, LA