

STATE OF MISSISSIPPI
COUNTY OF DESOTO

2000131485
Roshina Holloway

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 12, 2005, Roshina Holloway, a single person executed a Deed of Trust to Accurate Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,222 at Page 28, in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2, by instrument dated May 9, 2007 and recorded in Book 2739 at Page 691 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2, 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 June 15, 2007, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,739 at Page 693, 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 Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2, to foreclose under the terms of said Deed of Trust, I did on April 10, 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 15, Section "B", North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 60, pages 43-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Property Address: 4303 Sweet Flag Loop, Southaven, MS 38680

Being the same property conveyed to Mark T. Wineinger by Warranty Deed from John D. Wheeler, dated 10/9/98, filed in Book 0341, page 0368, said Register's Office.

Grantee

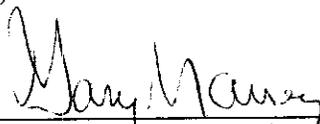
Being the same property conveyed to Roshina Holloway, a single person from Mark T. Wineinger by Warranty Deed being recorded simultaneously herewith in the Register's Office of DeSoto County, Mississippi.

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 TIMES, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on March 20, 27, and April 3, 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, Reginald K. Thomas bid for said property in the amount of \$147,942.67, which being the highest and best bid, the same was then and there struck off to Reginald K. Thomas and (s)he 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 Reginald K. Thomas the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, April 10, 2008.



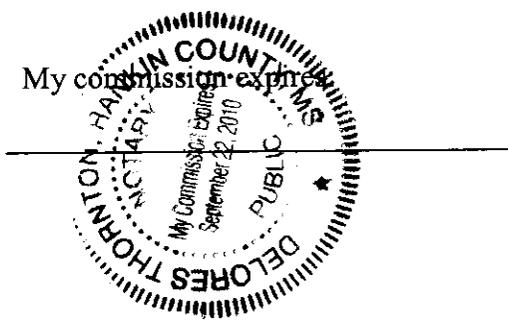
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on April 10, 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



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M # 07-0414

GRANTEE'S ADDRESS:

P.O. Box 16723
Memphis, TN 38186
901-409-2566 795-2477

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 15, Section "B", North Creek Subdivision, located in Section 20, T1S,
R8W, 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 May 12, 2005, Rochina Holloway, a single person executed a certain deed of trust to Accurate Title & Escrow, 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 2,222 at Page 28; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2 by instrument dated May 9, 2007 and recorded in Book 2739 at Page 691 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2 has heretofore substituted J. Gary Massey as Trustee by instrument dated June 15, 2007 and recorded in the aforesaid Chancery Clerk's Office in Book 2,739 at Page 693; 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, Wells Fargo Bank National Association, as Trustee for Bank of America ABFC 2005-HE2, 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 April 10, 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 cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 15, Section "B", North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 60, pages 42-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.
Property Address: 4303 Sweet Flag Loop, Southaven, MS 38680

- Volume No. 113 on the 20 day of Mar., 2008
- Volume No. 113 on the 27 day of Mar., 2008
- Volume No. 113 on the 3 day of April, 2008
- Volume No. _____ on the _____ day of _____, 2008
- Volume No. _____ on the _____ day of _____, 2008
- Volume No. _____ on the _____ day of _____, 2008

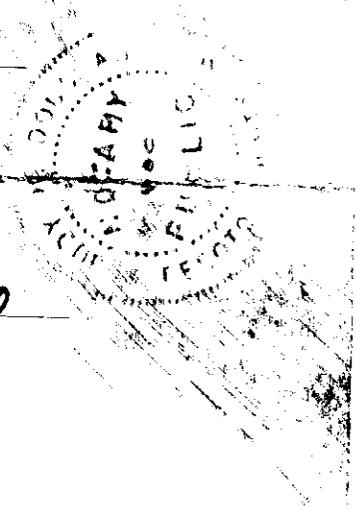
Diane Smith

Sworn to and subscribed before me, this 3 day of April, 2008

BY *Judy A. Doucqs*

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

A. Single first insertion of 496 words @ .12 \$ 59.52
B. 2 subsequent insertions of 992 words @ .10 \$ 99.20
C. Making proof of publication and depositing to same \$ 300
TOTAL PUBLISHER'S FEE: \$ 161.72



Being the same property conveyed to Mark Massey by Warranty Deed from Mark D. Holloway dated 10/24/05 and in Book 041 page 0308, said Register's Office. Being the same property conveyed to Rochina Holloway a single person from Mark D. Holloway by Warranty Deed being recorded simultaneously herewith in the Register's Office of DeSoto County, Mississippi. I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 12th day of March, 2008.
J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-8298
4303 Sweet Flag Loop
Southaven, MS 38671
07-0414LB
Publication Dates: March 20, 27, and April 3, 2008

2.429.6397 • Fax: 662.429.5229