

STATE OF MISSISSIPPI

Rodney D. McCraney

COUNTY OF DESOTO

BFB 101164440

SUBSTITUTED TRUSTEES DEED

WHEREAS, on June 5, 2002, Rodney D. McCraney, a single person, executed a Deed of Trust to William A. Baskin, Trustee for the benefit of New Century Mortgage Corporation, which Deed of Trust is filed for record in Book 1515 at Page 427 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, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 by instrument dated February 15, 2005 and recorded in Book 2,165 at Page 641 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 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 February 22, 2005, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,175 at Page 665 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, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 to foreclose under the terms of said Deed of Trust, I did on April 22, 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 4, WOODS ESTATES SUBDIVISION, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat

Book 70, Page 49, 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 TIMES TODAY, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on April 1, 8 and 15, 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, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 bid for said property in the amount of \$279,000.00, which being the highest and best bid, the same was then and there struck off to Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 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 Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on April 22, 2008.

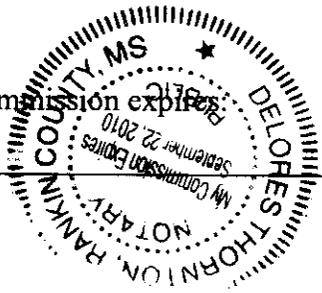
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on April 22, 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 #05-0283

GRANTEE'S ADDRESS:

Wells Fargo Bank, N.A.
C/o Ocwen Loan Servicing, LLC
12650 Ingenuity Dr.
Orlando, FL 32826
561-682-8000

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 4, Woods Estates Subdivision, Sec. 28, T-1-S, R-7-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 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 June 9, 2002, Anthony B. McCraw, a single person, executed a certain deed of trust to Walter A. Smith, Trustee for the benefit of Home Security Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1815 at Page 427, and
WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee (the "Newest Bank Minnesota, N.A.", as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 by instrument dated February 15, 2005 and recorded in Book 2,185 at Page 641 of the aforesaid Chancery Clerk's office; and
WHEREAS, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee (the "Newest Bank Minnesota, N.A.", as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3) has heretofore substituted J. Gary Massey as Trustee by instrument dated February 22, 2005 and recorded in the aforesaid Chancery Clerk's Office in Book 2,175 at Page 605; 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, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee (the "Newest Bank Minnesota, N.A.", as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3), the legal holder of said indebtedness, having so 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 selling the same due heretofore together with attorney's fees and costs and expenses;

- Volume No. 113 on the 1 day of April, 2008
- Volume No. 113 on the 8 day of April, 2008
- Volume No. 113 on the 15 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 15 day of April, 2008

BY Juday A. Dewar

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

A. Single first insertion of 495 words @ .12 \$ 59.40
 B. 2 subsequent insertions of 990 words @ .10 \$ 99.00
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 161.40

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on April 22, 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 bidder in cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 4, WOODS ESTATES SUBDIVISION, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat heretofore recorded in Plat Book 29, Page 49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 25th day of March, 2008.

J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1810 Lakeside Drive, Suite B
 Jackson, MS 39208
 (601) 951-8286
 7706 Foresta Drive
 Southaven, MS 38671
 662-429-5229
 My Commission Expires: January 16, 2009

