

American Home/Williams

INDEXING INSTRUCTIONS:  
Lot 59, Section B, Henry's Plantation S/D,  
Section 22, T1S, R6W, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on March 28, 2002, Michael Williams, a/k/a Michael L. Williams, a married man, and Marjorie E. Williams, executed a Deed of Trust to Orange Law Firm PC, Trustee for the use and benefit of First Franklin Financial Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1505 at Page 308 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Wells Fargo Bank Minnesota, National Association, as Trustee, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1584 at Page 496 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1584 at Page 494, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Option One Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: November 11, 18, 25, 2008, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 10th day of November, 2008, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto

County, Mississippi; and

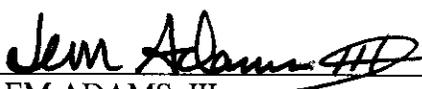
WHEREAS, on the 2nd day of December, 2008, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 59, Section B, Henry's Plantation Subdivision, as shown on plat of record in Section 22, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 67, Page 21, the Chancery Court Clerk's Office of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2002-FF1 Asset-Backed Certificates, Series 2002-FF1, bidding the sum of One Hundred Forty-Four Thousand Five Hundred and NO/100 Dollars (\$144,500.00) for all of the above-described property and said property was struck off to Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2002-FF1 Asset-Backed Certificates, Series 2002-FF1, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Forty-Four Thousand Five Hundred and NO/100 Dollars (\$144,500.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to **Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2002-FF1 Asset-Backed Certificates, Series 2002-FF1**, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 2nd day of December, 2008.

  
 LEM ADAMS, III  
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 2nd day of December, 2008.

*Sonja A. Roper*  
NOTARY PUBLIC

My Commission Expires:

2-9-2012



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 4600 Regent Blvd., Suite 200, Irving, TX 75063-1730 (214) 260-6840

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508

# DESOTO TIMES-TRIBUNE

## 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-Tribune, 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:

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**  
 WHEREAS, on March 28, 2002, Michael Williams, a/k/a Michael L. Williams, a married man, and Marjorie E. Williams, assumed a Deed of Trust to Orange Loan Plus PC, Trustee for the use and benefit of First Franklin Financial Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1505 at Page 306, thereof; and  
 WHEREAS, said Deed of Trust was ultimately assigned to Wells Fargo Bank Minnesota, National Association, as Trustee, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1584 at Page 496 thereof; and  
 WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1684 at Page 494, thereof; and  
 WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured thereby to sell, the same is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the DeSoto County Courthouse at Hernando, Mississippi, on the 2nd day of December, 2008, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:  
 Lot 59, Section B, Henry's Plantation Subdivision, as shown on plat of record in Section 22, Township 1 South, Range 6 West, as shown on plat of record in Book 87, Page 11, of the Chancery Court Records of DeSoto County, Mississippi.  
 The above described property is offered to be sold for 1 cent starting only each day as is stated in the Substitute Trustee's

- Volume No. 113 on the 11 day of Nov., 2008
- Volume No. 113 on the 18 day of Nov., 2008
- Volume No. 113 on the 25 day of Nov., 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 25 day of Nov., 2008

BY Jerry A. Owens

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

A. Single first insertion of 422 words @ .12 \$ 50.64  
 B. 2 subsequent insertions of 844 words @ .10 \$ 84.40  
 C. Making proof of publication and depositing to same \$ 3.00  
 TOTAL PUBLISHER'S FEE: \$ 138.04

WITNESSED my signature, on this  
 the 25 day of November,  
 2008.  
 LEM ADAMS, III  
 SUBSTITUTE TRUSTEE  
 PREPARED BY:  
 ADAMS & EDENS  
 Recording Department  
 P.O. Box 224, 432  
 Hernando, MS 38632  
 Phone: 662.429.5229  
 Fax: 662.429.5229  
 November 11, 16, 25,

Exhibit "A"