

SUBSTITUTE TRUSTEE'S DEED

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE  
GRANTOR

TO:

COUNTRYWIDE HOME LOANS INC.,  
GRANTEE

WHEREAS, on November 29, 2004, JUAN BERNARD, A MARRIED MAN STACI MARIE CHHEO, WIFE OF JUAN BERNARD, JOINS IN THE EXECUTION OF THIS DEED FOR THE PURPOSE OF CONVEYING ANY AND ALL HOMESTEAD RIGHTS SHE MAY NOW HAVE OR HEREAFTER ACQUIRE IN SAID PROPERTY executed a Deed of Trust to CTC REAL ESTATE SERVICES as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2121 at Page 640 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. assigned said Deed of Trust to COUNTRYWIDE HOME LOANS INC. pursuant to an Assignment of Deed of Trust recorded in Book 2966, Page 269 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS INC. the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument filed on November 12, 2008 and recored in Book 2966, Page 270 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on December 11, 2008 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of NINETY-TWO THOUSAND ONE HUNDRED THIRTY-SEVEN AND 55/100 DOLLARS (\$92,137.55), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto COUNTRYWIDE HOME LOANS INC., the following described

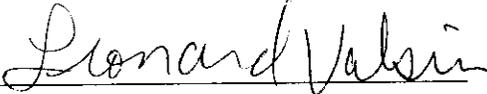
*Countrywide  
2d (Deeds)*

real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi, to-wit:

LOT 1900, SECTION E, DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY MISSISSIPPI, AS RECORDED IN PLAT BOOK 12, PAGES 22-25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this 14<sup>th</sup> day of Dec, 2008.

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By: 

Title: Assistant Secretary

STATE OF Texas )  
 ) ss  
COUNTY OF Dallas )

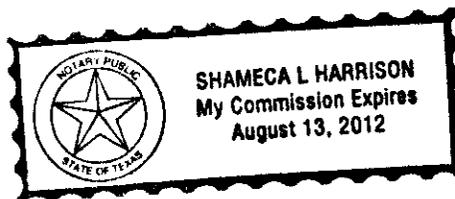
ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Leonard Valsin, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, a corporation, who acknowledged that for and on behalf of said corporation (s)he signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office 9<sup>th</sup> day of August, 2008.

*Shameca L Harrison*  
Notary Public

My Commission Expires:



GRANTOR'S ADDRESS AND PHONE NUMBER:  
RECONTRUST COMPANY, SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

GRANTEE'S ADDRESS AND PHONE NUMBER:  
COUNTRYWIDE HOME LOANS INC.  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
Telephone No. (800) 669-6650

RECORD AND RETURN TO:  
COUNTRYWIDE HOME LOANS INC.  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
TS No.: 08 -0108549  
PARCEL No. 108833040            0190000  
DHGW 44852G

