

Prepared by & Return to:
PRIORITY TRUSTEE SERVICES
OF MS, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
770-234-9181

INDEXING INSTRUCTIONS: Lot 110, Section B, Belmore Lakes Subdivision, located in Section 16, Township 2 South, Range 6 West, Plat Book 80, Page 30

STATE OF MISSISSIPPI
COUNTY OF DE SOTO

**CROSS REFERENCE:
BOOK 595, PAGE 769**

This deed is being recorded to complete vesting entity

CORRECTIVE SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Mehmedein Aref and Grady Smith executed a Deed of Trust in favor of Craig N. Landrum, Trustee, securing an indebtedness to Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. its successors and assigns, dated July 23, 2004, and recorded in Book 2085, Page 1 of the Land Records of De Soto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to HSBC Bank (USA), National Association, trustee, by instrument dated August 22, 2008 and recorded in the Office of the aforesaid Chancery Clerk in Book 2563 Page 669; and re-recorded in Book 2,878, Page 486

WHEREAS, HSBC Bank (USA), National Association, Trustee, the legal holder of the said Deed of Trust and the Note secured thereby, substituted PRIORITY TRUSTEE SERVICES OF MS, L.L.C. as Substitute Trustee therein, as authorized by the terms thereof, by instrument dated September 1, 2008 , and recorded in Book 2,563 Page 674 of the records in the offices of the aforesaid Chancery Clerk; and re-recorded in Book 2,878 Page 491 and re-recorded in Book 2,882 Page 449.

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire unpaid balance immediately due and payable as was its option so to do under the terms thereof, PRIORITY TRUSTEE SERVICES OF MS, L.L.C., did on August 28, 2008, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Front Steps of the De Soto County Courthouse, Hernando, Mississippi, offer for sale at public auction and sell to the highest bidder, according to law, the following described land and property, with

Prestige Title SA

improvements thereon situated, lying and being situated in De Soto County, Mississippi, and more particularly described as follows:

Land situated in DeSoto County Mississippi to wit: Lot 110, Section B, Belmor Lakes Subdivision, located in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 80, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to grantor, CRC Homes, LLC, herein by Warranty Deed of record at Book 0464, Page 0755, dated February 9, 2004, filed February 13, 2004, in the Chancery Clerk's Office DeSoto County, Mississippi. Also being the same property conveyed to grantor by warranty deed, which is being recorded simultaneously herewith, in said register's office.

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 the time, place and terms of said sale, together with a description of said property to be sold, was given by publication in , a newspaper published and generally circulated in De Soto County, Mississippi, for three consecutive weeks preceding the date of sale. The first notice of publication appeared on August 7, 2008, and subsequent notices appeared on 08/14/08, 08/21/08. Proof of publication is attached hereto and incorporated herein by reference. A notice identical to said published notice was posted on the bulletin board at the De Soto County Courthouse, Mississippi, on August 7, 2008, and everything necessary to be done was done to make and effect a good and lawful sale.

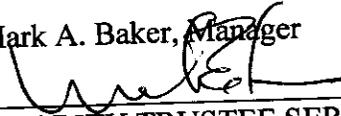
At said sale **HSBC Bank USA, National Association as Trustee for People's Choice Home Loan Securities Trust Series 2004-2** bid for said property in the amount of \$285,350.91 and this being the highest and best bid the said **HSBC Bank USA, National Association as Trustee for People's Choice Home Loan Securities Trust Series 2004-2** was declared the successful bidder and the same was then and there struck off to **HSBC Bank USA, National Association as Trustee for People's Choice Home Loan Securities Trust Series 2004-2**.

NOW, THEREFORE, in consideration of the premises and in consideration of the price and sum of \$285,350.91, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substitute Trustee, do hereby sell and convey unto **HSBC Bank USA, National Association as Trustee for People's Choice Home Loan Securities Trust Series 2004-2**, its successors and assigns, the land and property above described, together with all improvements thereon.

Title to this property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 28th day of January, 2009.

Mark A. Baker, Manager

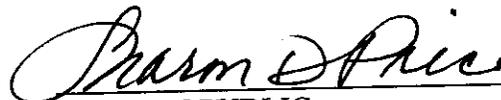


PRIORITY TRUSTEE SERVICES OF MS, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

PERSONALLY APPEARED BEFORE ME, PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, on this 28th day of January, 2009, within my jurisdiction, the within named Mark A. Baker, who acknowledged to me that he is Manager of Priority Trustee Services of Mississippi, L.L.C., a manager-managed limited liability company, and as manager of said limited liability company, he executed the above foregoing instrument, after first having been duly authorized by said limited liability company so to do.

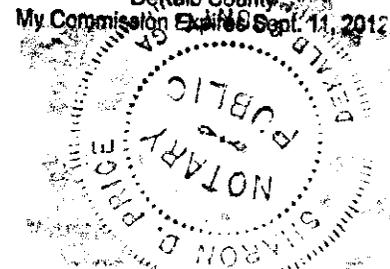
GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 28th day of January, 2009.



NOTARY PUBLIC

My Commission Expires

Sharon D. Price
Notary Public, State of Georgia
DeKalb County
My Commission Expires Sept. 11, 2012



Grantor:
Mark A. Baker
PRIORITY TRUSTEE SERVICES OF MS, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
770-234-91-81

Grantee:
HSBC Bank USA, National Association as Trustee for People's Choice Home Loan Securities
Trust Series 2004-2
10790 Rancho Bernardo Road
San Diego, CA 92127
800-548-7916



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:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DE SOTO

WHEREAS, on July 23, 2004, Mehmedin Arel and Grady Smith executed and delivered a certain Deed of Trust unto Craig N. Landrum, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2065, Page 1; and WHEREAS, said Deed of Trust was subsequently assigned unto HSBG Bank (USA), National Association, trustee, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 2263, Page 669; re-recorded Book 2078, Page 486; and

WHEREAS, the holder of said Deed of Trust substituted and appointed **PRIORITY TRUSTEE SERVICES OF MS, L.L.C.**, as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 2593, Page 674; re-recorded Book 2078, Page 491; re-re-recorded Book 2662, Page 449; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on August 28, 2008, I will, during legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.), at public outcry, offer for sale and will sell, at the East Front Steps of the De Soto County Courthouse South Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Land situated in DeSoto County Mississippi to wit: Lot 110, Section 8, Belmont Lakes Subdivision, located in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 80, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to grantor, CRC Homes, LLC, herein by Warranty Deed of record at Book 0464, Page 0755, dated February 9, 2004, filed February 13, 2004, in the Chancery Clerk's Office DeSoto County, Mississippi. Also being the same property conveyed to grantor by warranty deed, which is being recorded simultaneously herewith, in said register's office.

- Volume No. 113 on the 7 day of Aug. 2008
- Volume No. 113 on the 14 day of Aug. 2008
- Volume No. 113 on the 21 day of Aug. 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 21 day of Aug. 2008

BY Judy H. 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 436 words @ .12 \$ 52.32
 B. 2 subsequent insertions of 872 words @ .10 \$ 87.20
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 142.52

I am to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.
WITNESS MY SIGNATURE, this the 29th day of July, 2008
Charity Bridgewater
Charity Bridgewater, Member
PRIORITY TRUSTEE SERVICES OF MS, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181 ext 1502
061388MS
PUBLISH: 08/07/08, 08/14/08, 08/21/08

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