

Prepared Under the Supervision of:

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Return to:

BAC Home Loans Servicing, L.P.
fka Countrywide Home Loans Servicing, L.P.
400 Countrywide Way SV-35
Simi Valley, CA 93065
Telephone No. (800) 669-6650

SUBSTITUTE TRUSTEE'S DEED

GRANTOR:

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

TO:

GRANTEE:

BAC HOME LOANS SERVICING, LP
FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 27, SECTION "A", KINGSTON ESTATES, LOCATED IN SECTION 28,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS
RECORDED IN PLAT BOOK 38, PAGE 13, IN THE OFFICE OF THE CHANCERY
CLERK OF DESOTO COUNTY, MISSISSIPPI.

Rec'd
3d

WHEREAS, on March 31, 2003, CHAD D SMITH, UNMARRIED, executed a Deed of Trust to JEANINE B. SAYLOR as Trustee, with 1st TRUST BANK FOR SAVINGS FEDERAL SAVINGS BANK 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 filed on April 2, 2003 and recorded in Book 1689 at Page 536 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, 1ST TRUST BANK FOR SAVINGS assigned said Deed of Trust to COUNTRYWIDE HOME LOANS, INC. pursuant to an Assignment of Deed of Trust filed on June 11, 2003 and recorded in Book 1741 at Page 326 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS, INC assigned said Deed of Trust to COUNTRYWIDE HOME LOANS, SERVICING LP pursuant to an Assignment of Deed of Trust filed on October 20, 2003 and recorded in Book 1852 at Page 0098 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, Countrywide Home Loans Servicing LP is now known as BAC Home Loans Servicing, LP; and

WHEREAS, BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument filed on May 13, 2009 and recorded in Book 3030 at Page 299 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 June 11, 2009 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-ONE THOUSAND FIVE HUNDRED FORTY-EIGHT AND 13/100 DOLLARS (\$91,548.13), 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 BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi, to-wit:

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 31, 2003, CHAD D SMITH, UNMARRIED, executed a Deed of Trust to JEANINE B. SAYLOR as Trustee for the benefit of 1st TRUST BANK FOR SAVINGS FEDERAL SAVINGS BANK, which Deed of Trust was filed on April 2, 2003 and recorded in Book 1689 at Page 536 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3030 at Page 299 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on June 11, 2009, offer for sale at public outcry to the highest bidder for cash, within 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, the following-described property:

LOT 27, SECTION "A", KINGSTON ESTATES, LOCATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 38, PAGE 13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

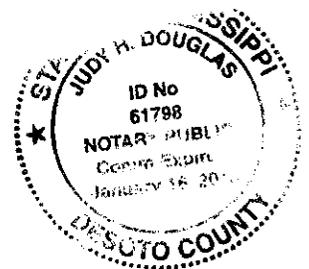
- Volume No. 114 on the 21 day of May, 2009
- Volume No. 114 on the 28 day of May, 2009
- Volume No. 114 on the 4 day of June, 2009
- Volume No. _____ on the _____ day of _____, 2009
- Volume No. _____ on the _____ day of _____, 2009
- Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 4 day of June, 2009

B Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



- A. Single first insertion of 390 words @ .12 \$ 46.80
 - B. 2 subsequent insertions of 750 words @ .10 \$ 75.00
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 127.80

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.
WITNESS my signature on this 7th day of May, 2009.
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082
Telephone No. (800) 281-8219
By: /s/ Leonard Valsin
Title: Assistant Secretary
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082
TS No.: 09-0049206
PARCEL No. 1-08-8-28-01-0-00027.00
DHGW 46845G
PUBLISH ON THESE DATES:
May 21, 2009
May 28, 2009
June 4, 2009