

PREPARED BY:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #1131

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

RETURN TO:

ADAMS & EDENS *ew*
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #1131

Grantee:
The Bank of New York Mellon, as Trustee
6400 Legacy Drive,
Plano, TX 75024-3632
(972) 608-6438 NA

BAC Home Loans/Gargis

INDEXING INSTRUCTIONS:

Lot 163, Section C, Dickens Place, PUD,
Sections 9 & 16, T2S, R7W, DeSoto County,
MS. Plat Book 66 Page 16

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 27, 2006, Chad M. Gargis, jointly with spouse, Nichole R. Gargis, executed a Deed of Trust to Recon Trust Co., N. A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2463 at Page 631 thereof; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass Through Certificates, Series 2006-20CB, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 3099 at Page 164 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 3099 at Page 166, 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, The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass Through Certificates, Series 2006-20CB, 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: December 22, 29, 2009, January 5, 2010, 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 21st day of January, 2010, 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 12th day of January, 2010, 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 163, Section C, Dickens Place, PUD, situated in Sections 9 & 16, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Pages 16-20, in the Office of the Chancery Clerk 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 The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass-Through Certificates, Series 2006-20CB, bidding the sum of Two Hundred Sixty-Three Thousand Fifty-Seven and 93/100 Dollars (\$263,057.93) for all of the above-described property and said property was struck off to The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass-Through Certificates, Series 2006-20CB, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Two Hundred Sixty-Three Thousand Fifty-Seven and 93/100 Dollars (\$263,057.93), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to **The Bank**

of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass-Through Certificates, Series 2006-20CB, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 12th day of January, 2010.

LEM ADAMS, III
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 12th day of January, 2010.

Sonja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2012



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, & published in the town of Hernando, State and County aforesaid, and having a geition in said county, and that the publication of the notice, a copy of which is heret has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 27, 2006, Chad M. Gough, jointly with spouse, Michele R. Gough, executed a Deed of Trust to Recon Trust Co., N. A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2463 at Page 631, thereof; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificate-holders CWALT, Inc., Alternative Loan Trust 2006-20CB Mortgage Pass Through Certificate, Series 2006-20CB, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 3099 at Page 164 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 aforesaid Chancery Clerk in Book 3099 at Page 166, 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 and described by said Deed of Trust to do, notice 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 convey to the highest and best bidder for cash, during the legal hours

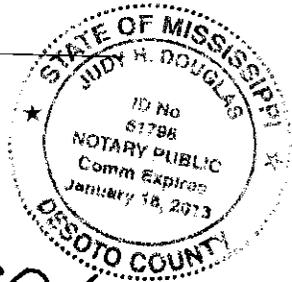
- Volume No. 114 on the 22 day of Dec., 2009
- Volume No. 114 on the 29 day of Dec., 2009
- Volume No. 115 on the 5 day of Jan., 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 5 day of Jan., 2010

BY Judy 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 443 words @ .12 \$ 53.16
 - B. 2 subsequent insertions of 886 words @ .10 \$ 88.60
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 144.76

Exhibit "A"

(between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the first court door of the DeSoto County Courthouse at Hernando, Mississippi, on the 12th day of January, 2010, 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 18B, Section C, Dickens Place, PLD, situated in Sections 8 & 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as platted thereon recorded in Plat Book 66, Page 10-20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.
Witness my signature, on this the 14th day of December, 2009.

LEM ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY:
ADAMS & EDENS
Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI
39043
(601) 825-8508
AME File #04158
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