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RECORD AND RETURN TO:  
BAC HOME LOANS SERVICING  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
DHGW FILE NO. 50570G  
TS No.: 09-0171617 FHA  
TSG No.: 09-6-520278A  
PARCEL No.: 10883305001986-00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

THIS DOCUMENT PREPARED UNDER THE  
SUPERVISION OF:  
Dyke, Henry, Goldsholl & Winzerting, PLC  
415 N. MCKINLEY, STE. 555  
LITTLE ROCK, AR 72205  
Telephone No. (501) 661-1000

**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

GRANTEE:

**BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**  
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 1986, SECTION F, DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 13, PAGES 1-5, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO GRANTOR, CURTIS W. ACREE, HEREIN BY BY QUIT CLAIM DEED OF RECORD AT BOOK 0442, PAGE 0545, DATED JANUARY 10, 2003, FILED APRIL 29, 2003, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO TAMIKA L. RICHARDSON AND MINNIE P. RICHARDSON, BOTH UNMARRIED INDIVIDUALS, BY WARRANTY DEED OF RECORD AT BOOK 530, PAGE 764, DATED MAY 31, 2006, FILED JUNE 8, 2006, IN THE CHANERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on February 29, 2008, **TAMIKA RICHARDSON AND MINNIE RICHARDSON, BOTH UNMARRIED** executed a Deed of Trust to PINNACLE ESCROW, LLC as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. 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 2896 at Page 119 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. assigned said Deed of Trust to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pursuant to an Assignment of Deed of Trust recorded in Book 3,121 at Page 541 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 3,121 at Page 543 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the Appontment of Substitute Trustee recorded in Book 3,121 at Page 543 in the Office of the Chancery Clerk of Desoto County, Mississippi was corrected and re-recorded in Book 3124, Page 384 in said records; 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 February 11, 2010 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 ONE HUNDRED FIVE THOUSAND SEVEN HUNDRED SEVENTY-FOUR AND 10/100 DOLLARS (\$105,774.10), 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 FKA COUNTRYWIDE HOME LOANS SERVICING LP, the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12 day of March, 2010.

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

By: \_\_\_\_\_

**Stephen Gross**

Title: Assistant Secretary

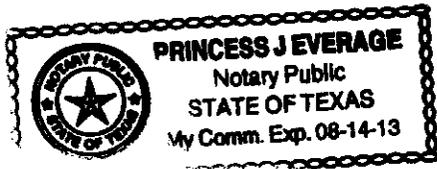
**ACKNOWLEDGMENT**

STATE OF TEXAS                    )  
  ) ss  
COUNTY OF DALLAS                )

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Stephen Gross, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, N.A. an entity, who acknowledged that for and on behalf of said entity she signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said entity.

WITNESS MY SIGNATURE and seal of office this 12 day of March, 2010.

  
\_\_\_\_\_  
Notary Public



# 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 February 28, 2008, TAMIKA RICHARDSON AND MINNIE RICHARDSON, BOTH UNMARRIED executed a Deed of Trust to PINNACLE ESCROW, LLC as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP, which Deed of Trust was recorded in Book 2896 at Page 119 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 in Book 3121 at Page 543 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforementioned Appointment of Substitute Trustee was re-recorded in Book 3124, Page 384 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 February 11, 2010, 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

- Volume No. 115 on the 21 day of Apr., 2010
- Volume No. 115 on the 28 day of Apr., 2010
- Volume No. 115 on the 4 day of Feb., 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 4 day of Feb.

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 503 words @ .12 \$ 60.36  
 B. 2 subsequent insertions of 1006 words @ .10 \$ 100.60  
 C. Making proof of publication and deposing to same \$ 3.00  
**TOTAL PUBLISHER'S FEE: \$ 163.96**

County Courthouse in Her-  
nando, Mississippi, the fol-  
lowing-described property:

LOT 1986, SECTION F, DES-  
OTO VILLAGE SUBDIVI-  
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TOWNSHIP 1 SOUTH,  
RANGE 8 WEST, DESOTO  
COUNTY, MISSISSIPPI,  
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NIE P. RICHARDSON,  
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BOOK 530, PAGE 764,  
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THE CHANCERY CLERK'S  
OFFICE OF DESOTO  
COUNTY, MISSISSIPPI.

RECONTRUST COMPANY,  
N.A. will convey only such  
title as vested in it as Sub-  
stitute Trustee.

WITNESS my signature on this  
28th day of December,  
2009.

RECONTRUST COMPANY,  
N.A.,  
SUBSTITUTE  
TRUSTEE

2380 Performance Dr, TX2-  
985-07-03

Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ Heather Malone

Title: Assistant Secretary

RECONTRUST COMPANY,  
N.A.,  
SUBSTITUTE  
TRUSTEE

2380 Performance Dr, TX2-  
985-07-03

Richardson, TX 75082

TS No.: 09-0171617

PARCEL No.  
10883905001986-00

DHW 50570G

PUBLISH ON THESE DATES:

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January 28, 2010

February 4, 2010