

Current Borrower: John D. Taylor, Jr.
B&H File Number: 244133
Address: 10035 E Sandidge Road, Olive Branch, MS 38654

GRANTOR'S NAME, ADDRESS AND PHONE NUMBER:

James L. DeLoach
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
(972)-233-2500

GRANTEE'S NAME, ADDRESS AND PHONE NUMBER (Send Tax Statements to this address):

BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP
Countrywide Home Loans Servicing, L.P.

7105 Corporate Drive
Plano, Tx 75024

(972) 239-3777

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

BUTLER & HOSCH, P. A.
MS Foreclosure Department
13800 Montfort; Suite 300
Dallas, TX 75240
(972) 233-2500

Indexing Instructions: LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI. Plat Book 65 Page 21

SUBSTITUTE TRUSTEE'S DEED

Grantor: James L. DeLoach, Substitute Trustee

Grantee: BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

WHEREAS, on April 10, 2006, John D. Taylor, Jr. and Shirley A. Taylor, husband and wife, executed a deed of trust to US Title Company, PLLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, Inc., which deed of trust is recorded in Deed of Trust Book 2456 at Page 448 in the office of the Chancery Clerk of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to COUNTRYWIDE HOME LOANS, INC, by instrument dated March 28, 2007, and recorded in Book 2696 at Page 789 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, by instrument dated August 27, 2009, and recorded in Book 3075 at Page 751 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the holder of said deed of trust and the note secured thereby, substitute James L. DeLoach, as Trustee therein, as authorized by the terms thereof, by instrument dated October 22, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3099 at Page 785; and

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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 in accordance with the terms of said deed of trust, 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 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 expense of sale;

WHEREAS, the undersigned Substitute Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on April 22, 2010, at public outcry offered the hereinafter described property for sale at the East front door of the Courthouse, Hernando, County of Desoto, State of Mississippi;

WHEREAS, the Proof of Publication, Affidavit of Posting and the Memorandum of Sale have been prepared and executed to verify all aforesaid events. Said items are attached as proof thereof;

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of \$148,500.00 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 had paid, the receipt whereof is hereby acknowledged, the undersigned does hereby and convey unto BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in the County of Desoto, State of Mississippi, to-wit:

LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 10035 E Sandidge Road, Olive Branch, MS 38654

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

WITNESS MY SIGNATURE, this, the 22ND day of April, 2010.



James L. DeLoach
 SUBSTITUTE TRUSTEE
 Butler & Hosch, P.A.
 13800 Montfort Drive, Suite 300
 Dallas, Texas 75240
 Telephone No.: (972) 233-2500

STATE OF TEXAS)
) ACKNOWLEDGMENT
COUNTY OF DALLAS)

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state of aforesaid, James L. DeLoach, Substitute Trustee, who acknowledged to and before me that he executed the foregoing Substitute Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 22nd day of April, 2010.

Norme A. Martinez

Notary Public

My Commission Expires: 11-16-2013



Current Borrower: JOHN D. TAYLOR, JR.
B&H File Number: 244133

Affidavit of Mortgagee

STATE OF TEXAS §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority on this day personally appeared Michelle Martinez, who after being duly sworn, deposed as follows:

- “1. I am an employee of Butler & Hosch, P.A., attorney for Countrywide Home Loans Servicing, L.P., as servicing agent for BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP at the time of the events hereinafter set forth and make this affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.
- 2. This affidavit is made with respect to the foreclosure of that certain Deed of Trust dated April 10, 2006, recorded in Volume 2456, Page 448, Real Property Records, Desoto County, Mississippi, executed by John D. Taylor, Jr. and Shirley A. Taylor, husband and wife, to US Title Company, PLLC, Trustee, to secure payment of a Note to Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, Inc.
- 3. BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP is the holder of the indebtedness secured by the Deed of Trust.
- 4. To the best of my knowledge and belief, proper notice was sent prior to acceleration of indebtedness. All obligations duties of the holder of the debt were performed in the manner required by law and all notices were served on the Debtor at the Debtor’s last known address as shown by the records of the holder of the debt.
- 5. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for the last three (3) months prior to the date of the Trustee’s Sale and the subject hereof and were alive on the date of such sale.
- 6. At the instructions and on behalf of the holder of the debt or its agent, notice of acceleration of indebtedness and Trustee’s Sale was served on every debtor obligated on the debt, by certified and regular mail at least thirty (30) days prior to the date therein specified for sale at the last known address of each such debtor according to the records of the holder of the debt.
- 7. At the instructions and on behalf of the holder of the debt or its agent, Notice of Trustee’s Sale was filed with the Chancery Clerk in the county or counties in which the subject property is situated and copies thereof posted at said courthouse(s) as required by law and in the manner specified by ordinance or custom.”

FURTHER AFFIANT SAYETH NAUGHT.

Michelle Martinez

AFFIANT

STATE OF TEXAS §
COUNTY OF DALLAS §

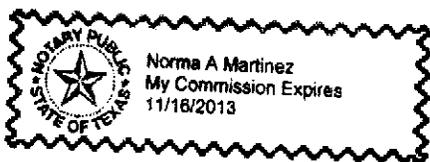
Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Michelle Martinez, who is the Legal Assistant and duly authorized agent of Butler & Hosch, P.A., on behalf of said law firm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 22nd day of April, 2010

Norma A. Martinez

Notary Public for the State of Texas

My Commission Expires: 11-16-2013



Current Borrower: John D. Taylor, Jr.
 B&H File Number: 244133

Indexing Instructions: LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI.

MEMORANDUM OF SALE

The undersigned Substitute Trustee (hereinafter "Trustee") hereby appoints J. Mac to serve as auctioneer for the purpose of conducting the foreclosure sale more particularly described below. This appointment is subject to completion of a satisfactory title examination (including a search for Federal Liens) and the performance of all duties in conformity with Trustee's instructions. All third party bids are subject to confirmation by Trustee prior to sale. Right is reserved by Trustee to reject any bid or to withdraw the property from auction prior to final sale. All sales are subject to review and confirmation by the Trustee, prior to conveyance. The undersigned Trustee reserves the right to reject any bid and to decline to convey the subject property due to mistake (including but not limited to an error in the bid amount), inadequacy of funds, title defects or lack of notice to the IRS, or for any other reasonable cause. If Trustee elects to reject a bid, the funds tendered by the successful bidder will be promptly returned, and the property will be re-advertised for sale at a subsequent date.

Upon confirmation by the Trustee, Trustee will convey only such title as is vested in him. No representations are made concerning title to the subject property of the fitness or merchantability of the same. It is the purchaser's sole responsibility to examine and investigate the title to the property and any related issues, and it shall be the purchaser's responsibility to resolve any issues relating to other liens, taxes or other title problems or issues affecting the subject property. The property will be conveyed without warranty of any kind, it being understood that the property is being sold "as is". The form of conveyance will be that of a Substituted Trustee's Deed, which is in the nature of quitclaim deed.

WITNESS MY SIGNATURE, on this 22ND day of April, 2010.



James L. DeLoach, Substitute Trustee
 Butler & Hosch, P.A.
 13800 Montfort Drive, Suite 300
 Dallas, Texas 75240
 Telephone No.:(972) 233-2500

RESULTS OF SALE:

DEED OF TRUST FORECLOSED: BOOK 2456 PAGE 448

DATE & TIME OF SALE: April 22, 2010, AT 11:30 (A.M.) P.M.

AMOUNT OF HIGHEST BID: \$ 198,500.00

CONVEY TO: Basic Home Loan

PHONE: _____

The undersigned acknowledged having read the terms of the auctioneer's appointment and conditions of sale set forth above, and further acknowledge that all bids are subject to approval by the Trustee prior to conveyance, and the sale may be set aside by the Trustee and the funds tendered returned to the bidder, if these conditions are not satisfied.

WITNESS OUR SIGNATURES, on this 22 day of April, 2010.

[Signature]
 AUCTIONEER
 Printed Name: Josh Mark

[Signature]
 WITNESS
 Printed Name: Candace Marlar

 HIGHEST BIDDER
 Printed Name: _____

 WITNESS
 Printed Name: _____

Current Borrower: John D. Taylor, Jr.
B&H File Number: 244133

Indexing Instructions: LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI.

AFFIDAVIT OF POSTING

I, Candace Marlar, hereby state on oath that on the 18th day of April, 2010, I posted the Substitute Trustee's Notice of Sale of the property covered by the deed of trust of Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, Inc., recorded in the office of the Chancery Clerk of Desoto County, at Olive Branch, Mississippi, in Book 2456, at Page 448, was posted on the bulletin board of the Desoto County Courthouse in, Desoto County, Mississippi.

WITNESS my signature this 18th day of April, 2010.

Candace Marlar

STATE OF MISSISSIPPI)
COUNTY OF Desoto)

ACKNOWLEDGEMENT

Personally came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Candace Marlar, who acknowledges that the Notice of Sale was posted as set forth in the above and foregoing instrument of writing on the day therein mentioned.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE, this the 18th day of April, 2010.

Bobby Marolt
Notary Public
Janet Segels

**My Commission Expires
1/1/2012**

My commission expires: _____

BUTLER & HOSCH, P. A.
MS Foreclosure Department
13800 Montfort, Suite 300
Dallas, TX 75240
(972) 233-2500
Telephone No.:(972) 233-2500

ATTACHED: Substitute Notice of Sale

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 April 18, 2006, John D. Taylor, Jr. and Shirley A. Taylor, husband and wife executed a deed of trust to US Title Company, PLLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. solely as nominee for Countrywide Home Loans, Inc., which deed of trust is recorded in Deed of Trust Book 2456 at Page 448 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to COUNTRYWIDE HOME LOANS, INC. by instrument dated March 28, 2007, and recorded in Book 2696 at Page 789 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, by instrument dated August 27, 2009, and recorded in Book 3075 at Page 751 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the holder of said deed of trust and the note secured thereby, substituted James L. DeLoach as Trustee therein, as authorized by the terms thereof, by instrument dated October 22, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3099 at Page 785; 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 in accordance with the terms of said deed of trust, 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

Volume No. 115 on the 1 day of April, 2010
Volume No. 115 on the 8 day of April, 2010
Volume No. 115 on the 15 day of April, 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 15 day of April

BY Judy A. 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 490 words @ .12 \$ 58.80
B. 2 subsequent insertions of 1176 words @ .10 \$ 98.00
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 159.80

ecute 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 expense of sale;

NOW, THEREFORE, I, James L. DeLoach, Substitute Trustee in said deed of trust, will on April 22, 2010, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East front door of the Courthouse, Hernando, Desoto County, State of Mississippi, the following described property situated in the County of Desoto, State of Mississippi, to-wit:
LOT 1, EDWARDS TWO LOT SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as is vested by me as Substitute Trustee.
WITNESS MY SIGNATURE, this the 25th day of March, 2010.



James L. DeLoach
Substitute Trustee
Butler & Hoch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No. (972) 283-2500
PUBLISH: April 4, April 8, and April 15, 2010.