

RECORD AND RETURN TO:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082
DHGW FILE NO. 52914G
TS No.: **10-0050581 FNMA**
TSG No.: 10-6-189265A
PARCEL No.: 10893209000116.00

THIS DOCUMENT PREPARED UNDER THE
SUPERVISION OF:
Dyke, Henry, Goldsholl & Winzerling, PLC
415 N. MCKINLEY, STE. 555
LITTLE ROCK, AR 72205
(501) 661-1000

SUBSTITUTE TRUSTEE'S DEED

GRANTOR:

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082
(800) 281-8219

GRANTEE:

BANK OF AMERICA, N.A.
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
(800) 669-6650

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

LOT 116, SECTION A, FAIRFIELD MEADOWS SUBDIVISION, SITUATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 62, PAGES 19-26, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO BRIAN N. PAYNE AND CARRIE A. PAYNE, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY DATED 05-03-07 AND RECORDED 5-31-07, AT BOOK 559, PAGE 657 BY SPECIAL WARRANTY DEED, IN THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on August 7, 2007, **CARRIE A. PAYNE AND BRIAN N. PAYNE** executed a Deed of Trust to PRLAP, INC as Trustee, with BANK OF AMERICA, N.A. 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 2778 at Page 471** in the Office of the Chancery Clerk of **Desoto County, Mississippi**; and

WHEREAS, BANK OF AMERICA, N.A., 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 3157 at Page 544 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 3, 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,

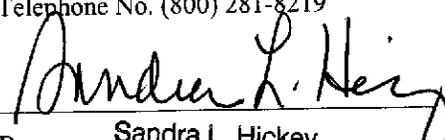
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of NINETY-EIGHT THOUSAND FOUR HUNDRED SEVENTY-SEVEN AND 10/100 DOLLARS (\$98,477.10), which was the highest bid for cash for said land and property, and said bidder was then and there declared 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 BANK OF AMERICA, N.A., 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 22 day of June, 2010.

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


By: Sandra L. Hickey

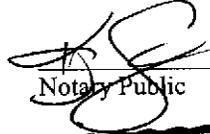
Title: Assistant Secretary

ACKNOWLEDGMENT

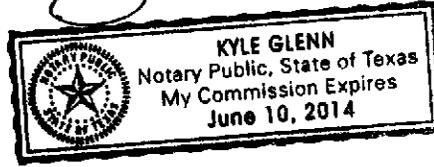
STATE OF TEXAS)
) ss
COUNTY OF DALLAS)

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, **Sandra L. Hickey**, 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 22 day of June, 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 August 7, 2007, CARRIE A. PAYNE AND BRIAN N. PAYNE executed a Deed of Trust to PRLAP, INC as Trustee for the benefit of BANK OF AMERICA, N.A., which Deed of Trust was recorded in Book 2778 at Page 471 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., 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 3157 at Page 544 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, BANK OF AMERICA, N.A., 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 03, 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 County Courthouse in Hernando, Mississippi, the following-described property:

LOT 116, SECTION A, FAIRFIELD MEADOWS SUBDIVISION, SITUATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 82, PAGES 19-26, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT

- Volume No. 115 on the 13 day of May, 2010
- Volume No. 115 on the 20 day of May, 2010
- Volume No. 115 on the 27 day of May, 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 27 day of May, 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 422 words @ .12 \$ 50.64
 - B. 2 subsequent insertions of 844 words @ .10 \$ 84.40
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 138.04

REFERENCE IS HEREBY
MADE FOR A MORE COM-
PLETE LEGAL DESCRIP-
TION, BEING THE SAME
PROPERTY CONVEYED
TO BRIAN N. PAYNE AND
CARRIE A. PAYNE, HUS-
BAND AND WIFE, AS TEN-
ANTS BY THE ENTIRETY
DATED 05-03-07 AND
RECORDED 5-31-07, AT
BOOK 558, PAGE 657 BY
SPECIAL WARRANTY
DEED, IN THE CHANCERY
CLERK 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
21st day of April, 2010.

RECONTRUST COMPANY,
N.A., SUBSTITUTE
TRUSTEE

2380 Performance Dr, TX2-
985-07-03

Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ Stephen Gross

Title: Assistant Secretary

RECONTRUST COMPANY,
N.A., SUBSTITUTE
TRUSTEE

2380 Performance Dr, TX2-
985-07-03

Richardson, TX 75082

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PUBLISH ON THESE DATES:

May 18, 2010

May 20, 2010

May 27, 2010
