

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

*RETURN TO:*  
*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

Grantee:  
Deutsche Bank National Trust Company, as Trustee  
for Argent Securities, Inc., Asset-Backed Pass-  
Through Certificates, Series 2006-W1  
4600 Regent Blvd., Suite 200, ,  
Irving, TX 75063-1730  
214-260-6840

**American Home Mortgage/Lopez**

**INDEXING INSTRUCTIONS:**

Lot 16, Tall Oaks S/D, N 1/2 of the SW 1/4,  
Section 32, T1S, R7W, DeSoto County, MS.

*Plat BK 6 pg 36-38*

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on December 21, 2005, Olga Lopez, a married woman, and Oscar Gonzalez, executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Argent Mortgage Company, LLC, 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 Book 2380 at Page 232 thereof; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for, Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-W1, Sale and

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Servicing Agreement dated January 1, 2006, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2994 at Page 629 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 3187 at Page 237 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 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: August 10, 17, 24, 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 9th day of August, 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 31st day of August, 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 16, Tall Oaks Subdivision located in the North half of the Southwest Quarter of Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 6 Pages 36-38 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

AND

The South 5 5/7 acres of the East 660 feet of the Northeast Quarter and the North 11 3/7 acres of the Southeast Quarter of Section 32, being more particularly together as one parcel by metes and bounds as follows, to-wit:

Beginning at a point in the East line of Section 32, Township 1 South, Range 7 West, a distance of 188.57 feet South of the Quarter corner thereof, said beginning being the Northeast corner of the Juanita Smith Bowser tract, and running thence West along the North line of the said Bowser tract, passing an iron pipe in the West line of Techulahoma Road at 9 feet and continuing a further distance of 2631 feet, in all a total distance of 2640 feet to an iron pipe at the Northwest corner thereof in the West line of the Southeast Quarter of said Section; Thence North along said West line a distance of 188.57 feet to an iron pipe

at the center of said Section; thence East along the center line of said Section 32, a distance of 1980 feet to an iron pipe; thence North, following an old fence and hedge row, a distance of 565.7 feet to an iron pipe; thence East, passing an iron pipe in the West line of Techulahoma Road at 650 feet, and continuing a further distance of 10 feet, in all a total distance of 660 feet to a point in the East line of said Section; thence South along said East line, passing the center line of said Section at 377.13 feet and continuing a further distance of 188.57 feet, in all a total distance of 565.7 feet to the point of beginning, containing 17.142 acres, of which of 0.122 acre is occupied by Techulahoma Road, leaving a net area of 17.02 acres, and being the same land conveyed to the grantor by James Smith, Jr. by deed recorded in Book 49, Page 187 of the Deed Records of Desoto County, Mississippi.

LESS AND EXCEPT:

Beginning at a point that is 2640 feet North and 1147.94 feet West of the commonly accepted Southeast corner of Section 32, Township 1 South, Range 7 West, said point being the Southeast corner of Lot 68, Stonehenge Subdivision and being marked with a found iron pipe; thence South 08 degrees 39 minutes 55 seconds W (S 08 degrees 44 minutes 20 seconds W called) along the West side of Lot 69, Stonehedge Subdivision, a distance of 192.17 (192.00 called) feet to a point being the Southwest corner of said Lot 69 and being marked with a found iron pipe; thence S 89 degrees 39 minutes 44 seconds W a distance of 1219.03 feet to a point marked with a corner fence post; thence North 01 degrees 16 minutes 41 seconds W a distance of 199.52 feet to a point marked with an iron pin; thence South 89 degrees 53 minutes 40 seconds E a distance of 1252.41 feet to the point of beginning; containing 5.52 acres, more or less.

AND ALSO LESS AND EXCEPT:

A parcel of land in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, more particularly described as follows: Beginning at a point that is 2451.43 feet North of the Southeast corner of Section 32, Township 1 South, Range 7 West, said point being on the East line of said section and West edge of Techulahoma Road; thence North 3 degrees 06 minutes E along the East line of said section, a distance of 565.70 feet to a point in the centerline of said road; thence North 87 degrees 56 minutes W a distance of 660.00 feet to a point marked with an iron pipe; thence South 3 degrees 05 minutes W a distance of 377.13 feet to a point marked with an iron pipe; thence North 86 degrees 31 minutes W a distance of 487.94 feet to a point marked with an iron pipe; Thence South 12 degrees 11 minutes W a distance of 192.00 feet to a point marked with an iron pipe; thence South 87 degrees 22 minutes E a distance of 1178.16 feet to the point of beginning containing 10.67 acres, more or less.

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 Deutsche Bank National Trust Company, as Trustee for Argent Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2006-W1, bidding the sum of one hundred thirty-six thousand and 00/100 (\$136,000.00) for all of the above-described property and said property was struck off to Deutsche Bank National Trust Company, as Trustee

for Argent Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2006-W1, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of one hundred thirty-six thousand and 00/100 (\$136,000.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Deutsche Bank National Trust Company, as Trustee for Argent Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2006-W1, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 31<sup>st</sup> day of August, 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 31<sup>st</sup> day of August, 2010.

Deborah Blain  
NOTARY PUBLIC



My Commission Expires:

11-12-2010

# 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 December 21, 2005, Olga Lopez, a married woman, and Oscar Gonzalez, executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Argent Mortgage Company, LLC, 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 2380 at Page 232, thereof; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for, Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-W1, Sale and Servicing Agreement dated January 1, 2006, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2994 at Page 629 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3187 at Page 237, 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 so to do, notice is hereby given that I, Bradley P Jones, 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 outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the DeSoto County Courthouse at Hernando, Mississippi, on the 31st day of August, 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:

- Volume No. 115 on the 10 day of Aug., 2010
- Volume No. 115 on the 17 day of Aug., 2010
- Volume No. 115 on the 24 day of Aug., 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 24 day of Aug., 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 1132 words @ .12 \$ 135.84
  - B. 2 subsequent insertions of 2264 words @ .10 \$ 226.40
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 365.24

Exhibit "A"

Lot 16, Tall Oaks Subdivision located in the North half of the Southwest Quarter of Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 6 Pages 36-38 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

AND: The South 5 5/7 acres of the East 660 feet of the Northeast Quarter and the North 11 3/7 acres of the Southeast Quarter of Section 32, being more particularly together as one parcel by metes and bounds as follows, to-wit:

Beginning at a point in the East line of Section 32, Township 1 South, Range 7 West, a distance of 188.57 feet South of the Quarter corner thereof, said beginning being the Northeast corner of the Juanita Smith Bowser tract, and running thence West along the North line of the said Bowser tract, passing an iron pipe in the West line of Techulahoma Road at 9 feet and continuing a further distance of 2831 feet, in all a total distance of 2640 feet to an iron pipe at the Northwest corner thereof in the West line of the Southeast Quarter of said Section; Thence North along said West line a distance of 188.57 feet to an iron pipe at the center of said Section; thence East along the center line of said Section 32, a distance of 1980 feet to an iron pipe; thence North, following an old fence and hedge row, a distance of 565.7 feet to an iron pipe; thence East, passing an iron pipe in the West line of Techulahoma Road at 650 feet, and continuing a further distance of 10 feet, in all a total distance of 660 feet to a point in the East line of said Section; thence South along said East line, passing the center line of said Section at 377.13 feet and continuing a further distance of 188.57 feet, in all a total distance of 565.7 feet to the point of beginning, containing 17.142 acres, of which 0.122 acre is occupied by Techulahoma Road, leaving a net area of 17.02 acres, and being the same land conveyed to the grantor by James Smith, Jr. by deed recorded in Book 49, Page 187 of the Deed Records of DeSoto County, Mississippi.

LESS AND EXCEPT: Beginning at a point that is 2640 feet North and 1147.94 feet West of the commonly accepted Southeast corner of Section 32, Township 1 South, Range 7 West, said point being the Southeast corner of Lot 68, Stonehedge Subdivision and being marked with a found iron pipe; thence South 08 degrees 39 minutes 55 seconds W (S 08 degrees 44 minutes 20 seconds W called) along the West side of Lot 69, Stonehedge Subdivision, a distance of 192.17 (192.00 called) feet to a point being the Southwest corner of said Lot 69 and being marked with a found iron pipe; thence S 89 degrees 39 minutes 44 seconds W a distance of 1219.03 feet to a point marked with a corner fence post; thence North 01 degrees 16 minutes 41 seconds W a distance of 199.52 feet to a point marked with an iron pin; thence South 89 degrees 53 minutes 40 seconds E a distance of 1252.41 feet to the point of beginning, containing 5.52 acres, more or less.

AND ALSO LESS AND EXCEPT:

A parcel of land in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, more particularly described as follows: Beginning at a point that is 2451.43 feet North of the Southeast corner of Section 32, Township 1 South, Range 7 West, said point being on the East line of said section and West edge of Techulahoma Road; thence North 3 degrees 06 minutes E along the East line of said section, a distance of 565.70 feet to a point in the centerline of said road; thence North 87 degrees 56 minutes W a distance of 660.00 feet to a point marked with an iron pipe; thence South 3 degrees 05 minutes W a distance of 377.13 feet to a point marked with an iron pipe; thence North 86 degrees 31 minutes W a distance of 487.94 feet to a point marked with an iron pipe; thence South 12 degrees 11 minutes W a distance of 192.00 feet to a point marked with an iron pipe; thence South 87 degrees 22 minutes E a distance of 1178.16 feet to the point of beginning containing 10.67 acres, more or less.

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 5th day of August, 2010.

BRADLEY P. JONES  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI  
39043  
(601) 825-9508  
A&E File #27247  
PUBLISH: August 10, 17, 24,  
2010