

RECORD AND RETURN TO:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

30 BAC HOME LOANS SERVICING  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
DHGW FILE NO. 46250G  
TS No.: 09-0035102 FNMA  
TSG No.: 09-6-089874A  
PARCEL No.: 2-06-1-11-01-0-000040.00

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, TX2-984-0407  
Richardson, TX 75082  
(800) 281-8219

**GRANTEE:**

**BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**  
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 40, CHATEAU RIDGE SUBDIVISION, IN SECTION 11, TOWNSHIP 2 SOUTH,  
RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED  
IN PLAT BOOK 14, PAGES 47-50, IN THE OFFICE OF THE CHANCERY CLERK OF  
DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on October 29, 1998, **MILTON K SMITH, AND WIFE, DONNA SMITH** executed a Deed of Trust to **ARNOLD M. WEISS, ATTORNEY** as Trustee, with **COUNTRYWIDE HOME LOANS, INC** 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 1056 at Page 0431** in the Office of the Chancery Clerk of **Desoto County, Mississippi**; and

WHEREAS, **COUNTRYWIDE HOME LOANS, INC** assigned said Deed of Trust to **COUNTRYWIDE HOME LOANS SERVICING LP** pursuant to an Assignment of Deed of Trust recorded in **Book 3014 at Page 555** in the Office of the Chancery Clerk of **Desoto County, Mississippi**; and

WHEREAS, COUNTRYWIDE HOME LOANS SERVICING, L.P., 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 3014 at Page 556 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS SERVICING, L.P. is now known as BAC HOME LOANS SERVICING, LP; 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 September 23, 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,

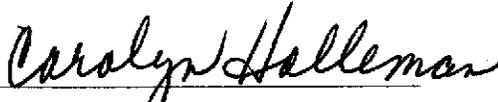
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of SIXTY-SIX THOUSAND THREE HUNDRED FIFTY-TWO AND 36/100 DOLLARS (\$66,352.36), which was the highest bid for cash for said land and property, and said bidder was then and there declared to 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 19 day of October, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219



By: **Carolyn Holleman**

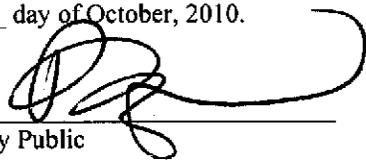
Title: Authorized Signer

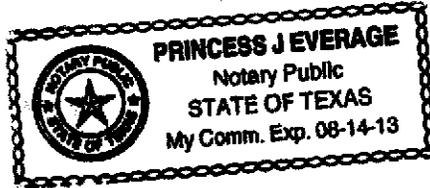
**ACKNOWLEDGMENT**

STATE OF TEXAS            )  
  ) ss  
COUNTY OF DALLAS        )

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Carolyn Holleman, to me personally well known, as Authorized Signer 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   9   day of October, 2010.

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



# 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 here has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on October 29, 1998, MILTON K SMITH, AND WIFE, DONNA SMITH executed a Deed of Trust to ARNOLD M. WEISS, ATTORNEY as Trustee for the benefit of COUNTRYWIDE HOME LOANS, INC, which Deed of Trust was filed on November 19, 1998 and recorded in Book 1056 at Page 0431 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS SERVICING, L.P, 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 3014 at Page 556 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS SERVICING, L.P. is now known as BAC HOME LOANS SERVICING, LP; 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, L.P, 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 September 23, 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:

- Volume No. 115 on the 2 day of Sept. 2010
- Volume No. 115 on the 9 day of Sept. 2010
- Volume No. 115 on the 16 day of Sept. 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 16 day of Sept.

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 406 words @ .02 \$ 48.72

B. 2 subsequent insertions of 812 words @ .02 \$ 81.20

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 132.92

LOT 40, CHATEAU RIDGE SUBDIVISION, IN SECTION 11, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 14, PAGES 47-50, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

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

WITNESS my signature on this 30th day of July, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082

Telephone No. (800) 281-8219  
By: Marjan Powell

Title: Assistant Secretary  
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082

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