

5/31/11 11:09:38
OK W BK 658 PG 378
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #9731

RETURN TO:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

Grantor:
Bradley P. Jones
P.O. Box 400
Brandon, MS 39043
(601) 825-9508

Grantee:
Flagstar Bank, FSB
5151 Corporate Dr.
Troy, MI 48098
248-312-2000

Flagstar Bank, FSB/ Monzon
INDEXING INSTRUCTIONS:
Part of SW 1/4, NE 1/4, Section 28,
T2S, R7W, DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 1st day of October, 2007, Marcelino Monzon and Olimpia P. Bolanos, executed a Deed of Trust to Law Office of Oscar L. Malone, III, PC, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2803 at Page 764 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Flagstar Bank, FSB , by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3283 at Page 564 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted Bradley P. Jones, 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 3283 at Page 566 thereof, the said Bradley P. Jones, 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: April 12, 2011, April 19, 2011, April 26, 2011, 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 11th day of April, 2011, 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 3rd day of May, 2011, at the East front door of the County Courthouse of DeSoto County, 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:

A parcel of land located in Section 28, Township 2 South, Range 7 West in DeSoto County, Mississippi, and being more particularly described as follows:

Part of the SW 1/4 of the NE 1/4. Beginning at a stake in the center of Nesbit-Pleasant Hill Road, said point being the Southwest corner of the C. P. McCurley lot as described in Book 53, Page 408, of the land records, Chancery Clerks Office, Hernando, Mississippi; thence North along the West line of said McCurley lot 208.75 feet to a point; thence West and parallel to said Nesbit Road 208.75 feet to a point; thence South and parallel to the West line of said McCurley lot 208.75 feet to the center of Nesbit Road; thence East along the center of Nesbit Road 208.75 feet to the Point of Beginning.

Less and Except: That part conveyed to DeSoto County, Mississippi in Book 46, Page 171.

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 Flagstar Bank, FSB, bidding the sum of One Hundred Fifty-Six Thousand, Seven Hundred Sixty-Eight and 59/100 Dollars (\$156,768.59) for all of the above-described property and said property was struck off to Flagstar Bank, FSB, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Fifty-Six Thousand, Seven Hundred Sixty-Eight and 59/100 Dollars (\$156,768.59) , cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to Flagstar Bank, FSB, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 25th day of May, 2011.



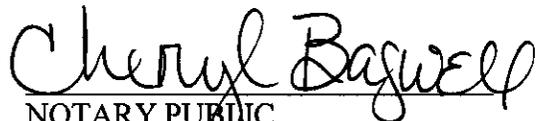
BRADLEY P. JONES
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BRADLEY P. JONES, 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 25th day of May, 2011.



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

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 1st day of October, 2007, Marcelino Monzon and Olimpia Balanos, executed a Deed of Trust to Law Office of Oscar L. Malone, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2803 at Page 764 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Flagstar Bank, FSB, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3283 at Page 564 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 3283 at Page 566 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 County Courthouse of DeSoto County, at Hernando, Mississippi, on the 3rd day of May, 2011, 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. 116 on the 12 day of April, 2011
Volume No. 116 on the 19 day of April, 2011
Volume No. 116 on the 26 day of April, 2011
Volume No. on the day of 2011
Volume No. on the day of 2011
Volume No. on the day of 2011

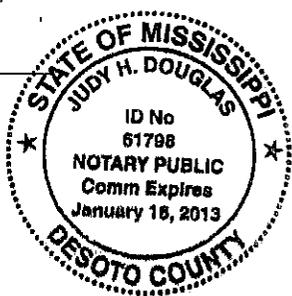
Diane Smith (handwritten signature)

A parcel of land located in Section 28, Township 2 South, Range 7 West in DeSoto County, Mississippi, and being more particularly described as follows: Part of the SW 1/4 of the NE 1/4, Beginning at a stake in the center of Nesbit-Pleasant Hill Road, said point being the Southwest corner of the C. P. McCurley lot, as described in Book 53, Page 408, of the land records, Chancery Clerk's Office, Hernando, Mississippi; thence North along the West line of said McCurley lot 208.75 feet to a point; thence West and parallel to said Nesbit Road 208.75 feet to a point; thence South and parallel to the West line of said McCurley lot 208.75 feet to the center of Nesbit Road; thence East along the center of Nesbit Road 208.75 feet to the Point of Beginning. Less and Except: That part conveyed to DeSoto County, Mississippi in Book 46, Page 171. 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.

Sworn to and subscribed before me, this 19 day of May, 2011

BY Judy Douglas (handwritten signature)

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



- A. Single first insertion of 525 words @ .12 \$ 63.00
B. 2 subsequent insertions of 1050 words @ .10 \$ 105.00
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 171.00

WITNESS my signature, on this the 2nd day of April, 2011. BRADLEY P. JONES SUBSTITUTE TRUSTEE PREPARED BY: ADAMS & EDENS POST OFFICE BOX 400 BRANDON, MISSISSIPPI 39043 (601) 825-9508 A&E File #11-00035 PUBLISH: 04/12/2011, 04/19/2011, 04/26/2011