

Prepared By: Dumas & McPhail 126 Government St Mobile, AL 36602	Return To: Dumas & McPhail 126 Government St Mobile, AL 36602
Grantor: Kent D. McPhail 126 Government St Mobile, AL 36602 251-438-2333	Grantee: The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust Series 2003-4 Novastar Home Equity Loan Asset- Backed Certificates Series 2003-4 1661 Worthington Road Ste 100 West Palm Beach, FL 33409 561-682-7000

Indexing Instructions: Lot 224, Section "D", Southern Pines Sd, S31, T1S, R7W, DeSoto County, MS PB 56 Pg 15

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on September 29, 2003, Paul Daniels, executed a deed of trust to Austin Law Firm, Trustee for the benefit of MERS, Inc. as nominee for Novastar Mortgage, Inc., which deed of trust is recorded in Book 1837 at Page 441 in the office of the Chancery Clerk of County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4, by instrument dated December 9, 2010, and recorded in Book 3258 at Page 404 of the records of the aforesaid Chancery Clerk;

WHEREAS, the aforesaid, The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4, the holder of said deed of trust and the note secured thereby, and by virtue of the Power of Attorney recorded at Book 140, Page 42, substituted Kent D. McPhail, as Trustee therein, as authorized by the terms thereof, by instrument dated April 1, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3298 at Page 418; 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, The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4, having requested the undersigned Substituted 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, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, did by an auctioneer, duly empowered by Kent D. McPhail, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 26th day of

August, 2011, at public outcry offered the hereinafter described property for sale at the East Front steps of the DeSoto County Courthouse, Hernando, Mississippi.

WHEREAS, at such sale, The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4, bid the sum of \$82,498.56; and

WHEREAS, said bid by The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4, was the highest bid;

NOW, THEREFORE, I, KENT D. MCPHAIL, Substituted Trustee, in consideration of the sum of \$82,498.56, do hereby sell and convey unto The Bank of New York Mellon, Successor in interest to JPMorgan Chase Bank, as Trustee for the Registered Holder of Novastar Mortgage Funding Trust, Series 2003-4 Novastar Home Equity Loan Asset-Backed Certificates, Series 2003-4 the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 224, Section "D", Southern Pines Subdivision, located in Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 56, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 26th day of August, 2011.

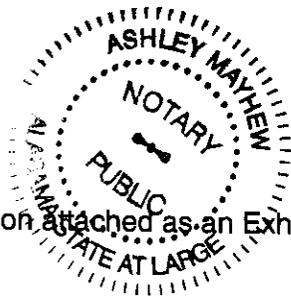

SUBSTITUTED TRUSTEE

STATE OF ALABAMA)

COUNTY OF MOBILE)

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, KENT D. MCPHAIL, Substituted Trustee, who acknowledged to and before me that he signed and delivered the foregoing Substituted Trustee's Deed of the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 26th day of August, 2011.




NOTARY PUBLIC
My Commission Expires: 7/26/15

**Proof of publication attached as an Exhibit.

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 ger tion in said county, and that the publication of the notice, a copy of which is heret has been made in said paper 4 consecutive times, as follows, to-wit:

- Volume No. 116 on the 2 day of Aug., 2011
Volume No. 116 on the 9 day of Aug., 2011
Volume No. 116 on the 16 day of Aug., 2011
Volume No. 116 on the 23 day of Aug., 2011
Volume No. _____ on the _____ day of _____, 2011
Volume No. _____ on the _____ day of _____, 2011

Diane Smith (Signature)

Sworn to and subscribed before me, this 23 day of Aug., 2011

BY Juan Douglas (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 456 words @ .12 \$ 54.72
B. 3 subsequent insertions of 1368 words @ .10 \$ 136.80
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 194.52

2003-4, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. NOW, THEREFORE, I, Kent D. McPhail, Substituted Trustee in said deed of trust, will on AUGUST 26, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front steps of the County Courthouse of DESOTO County, located at HERNANDO, MS, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit:

Lot 224, Section "D", Southern Pines Subdivision, located in Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 56, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

Kent D. McPhail SUBSTITUTED TRUSTEE Dumas & McPhail 126 Government Street Mobile, AL 36602 (251) 438-2333

Publication Dates: AUGUST 2, 9, 16 AND 23, 2011.



SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on September 29, 2003, PAUL DANIELS, executed a certain deed of trust to AUSTIN LAW FIRM, Trustee for the benefit of MERS INC. AS NOMINEE FOR NOVASTAR MORTGAGE INC., which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 1837, Page 441; and WHEREAS, said deed of trust was transferred and assigned to THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2003-4 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-4 and recorded December 28, 2010 in Book 3258, Page 404; and WHEREAS, THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2003-4 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-4 has heretofore substituted Kent D. McPhail as Trustee by instrument dated April 1, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3298, Page 418; 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, THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2003-4 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES