

RECORD AND RETURN TO:
THE BANK OF NEW YORK MELLON
4500 AMON CARTER BLVD
FORT WORTH, TEXAS 76155
DHGW FILE NO. 66041G
TS No.: 11 -0105524
TSG No.: *
PARCEL No.: 10862310000740.00

SPACE ABOVE THIS LINE FOR RECORDER'S

PREPARED BY:
RECONTRUST COMPANY, N.A. AND
DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.
415 N. MCKINLEY, STE. 555
LITTLE ROCK, AR 72205
501-661-1000

SUBSTITUTE TRUSTEE'S DEED

GRANTOR:
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
4500 AMON CARTER BLVD
FORT WORTH, TEXAS 76155
Telephone No. (800) 281-8219

GRANTEE:
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-OC11
400 National Way
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

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

LOT 740, SECTION C, REVISED, SOUTHAVEN SUBDIVISION, SITUATED IN SECTION
23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT
BOOK 2, PAGE 19-22 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY,
MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on September 1, 2006, KENNETH ROWLAND AND BILLIE SERVADIO executed a Deed
of Trust to REALTY TITLE as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
ACTING SOLELY AS A NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC. 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 2,558 at Page 378 in the Office of the Chancery Clerk of Desoto County,
Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. assigned said Deed of
Trust to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP,

pursuant to an Assignment of Deed of Trust recorded in Book 3146 at Page 737 In the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, assigned said Deed of Trust to BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11, pursuant to an Assignment of Deed of Trust recorded in Book 3351 at Page 475 In the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11 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 3351 at Page 477 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, December 01, 2011 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 FORTY-SIX THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS (\$46,350.00), 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 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC11, 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 13th day of December 2011.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
4500 AMON CARTER BLVD
FORT WORTH, TEXAS 76155
Telephone No. (800) 281-8219

By: Carolyn Holleman 12/13/11
Carolyn Holleman AVP
Title: _____

ACKNOWLEDGMENT

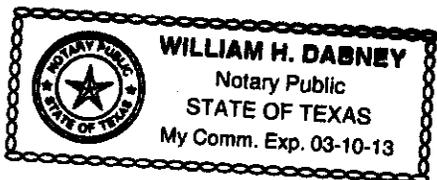
STATE OF Texas)
) ss
COUNTY OF Tarrant)

PERSONALLY appeared before me, the undersigned authority, in and for the said county and state, on this 13th day of DECEMBER, 2011, within my jurisdiction, the within named Carolyn Holleman, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed in the above and foregoing instrument and acknowledged that he she they executed the same in his her their representative capacity(ies), and that by his her their signature(s) on the instrument, and as the act and deed of the person(s) or entity (ies) upon behalf of which he she they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

William H. Dabney
Notary Public

My Commission Expires:

3-10-13



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 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:

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 01, 2011, 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, DeSoto County, Mississippi, the following-described property: LOT 740, SECTION C, REVISED, SOUTHAVEN SUBDIVISION, SITUATED IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 2, PAGE 19-22 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.
RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.
WITNESS my signature this 4th day of November, 2011.
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr. TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219
By: Jsi Anthony Cannon
Title: Assistant Vice President
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr. TX2-984-0407
Richardson, TX 75082
P A R C E L N o .
10862310000740.00
DHGW 68041G-1KS
PUBLISH ON THESE DATES:
FIRST PUBLICATION: November 10, 2011
SECOND PUBLICATION: November 17, 2011
THIRD PUBLICATION: November 24, 2011

SUBSTITUTE TRUSTEE'S NOTICE OF SALE
WHEREAS, on September 1, 2008, KENNETH ROWLAND AND BILLIE BERNADINO executed a Deed of Trust to REALTY TITLE as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC, which Deed of Trust was filed on September 7, 2008 and recorded in Book 2,568 at Page 378 in the Office of the Chancery Clerk of Desoto County, Mississippi; and
WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE SWALT, INC., ALTERNATIVE LOAN TRUST 2008-OC11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2008-OC11, 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 3381 at Page 477 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, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE SWALT, INC., ALTERNATIVE LOAN TRUST 2008-OC11 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2008-OC11, 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.

- Volume No. 116 on the 10 day of Nov., 2011
- Volume No. 116 on the 17 day of Nov., 2011
- Volume No. 116 on the 24 day of Nov., 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 28 day of Nov., 2011

BY Judith 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 443 words @ .12 \$ 53.16
 B. 2 subsequent insertions of 886 words @ .10 \$ 88.60
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 144.76