

me 2/15/12 11:10:50
me DK W BK 675 PG 168
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RECORD AND RETURN TO:
THE BANK OF NEW YORK MELLON
4500 AMON CARTER BLVD
FORT WORTH, TEXAS 76155
DHGW FILE NO. 67046G
TS No.: 11 -0137543
TSG No.: *
PARCEL No.: 20720907000438.00

SPACE ABOVE THIS LINE FOR RECORDER'S

fed 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 SUCCESSOR TRUSTEE TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4
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 438, SECTION G, DICKENS PLACE, PUD, CANTERBURY GLENN, SITUATED IN
SECTION 9, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS
PER PLAT THEREOF RECORDED IN PLAT BOOK 84, PAGES 18-19, IN THE OFFICE OF
THE CHANCERY CLERK OF DESTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on May 16, 2005, JOHN MCKNIGHT AND WIFE, VICKIE MCKNIGHT, AS TENANTS
BY THE ENTIRETY WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON
executed a Deed of Trust to BRIDGFORTH & BUNTIN, ATTORNEYS AT LAW as Trustee, with WILMINGTON
FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK 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 2220 at Page 397 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK assigned
said Deed of Trust to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS

SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4 pursuant to an Assignment of Deed of Trust recorded in Book 3120 at Page 454 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 SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4 the current Beneficiary of said Deed of Trust, substituted J Gary Massey as Trustee therein in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3122 at Page 756 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 SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4, current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3370 at Page 548 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, January 26, 2012 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 ONE HUNDRED FIFTY-FIVE THOUSAND TWO HUNDRED FIFTY AND 00/100 DOLLARS (\$155,250.00), 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 SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4, 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 February, 2012.

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

By: Carolyn Holleman 2/13/12

Title: Carolyn Holleman

Assistant Vice President

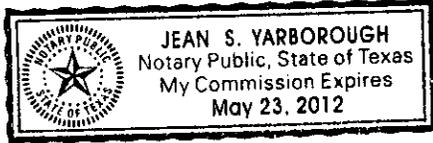
ACKNOWLEDGMENT

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 FEB, 2012, within my jurisdiction, the within named Carolyn Holloman, 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.

Jean S. Yarborough
Notary Public

My Commission Expires:



BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4, 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 January 26, 2012, 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 438, SECTION G, DICKENS PLACE, PUD, CANTERBURY GLENN, SITUATED IN SECTION 9, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

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 May 16, 2005, JOHN MCKNIGHT AND WIFE, VICKIE MCKNIGHT, AS TENANTS BY THE ENTIRETY WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON executed a Deed of Trust to BRIDGFORTH & BUNTIN, ATTORNEYS AT LAW as Trustee for the benefit of WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK, which Deed of Trust was filed on May 20, 2005 and recorded in Book 2220 at Page 397 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 SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4, then Beneficiary of said Deed of Trust, substituted J. GARY MASSEY as Trustee therein in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3122 at Page 756 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 SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MLMI SURF TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC4, current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3370 at Page 548 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

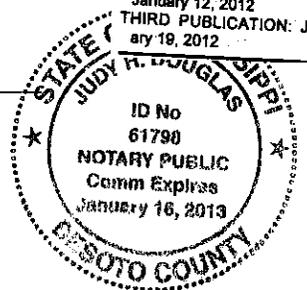
- Volume No. 117 on the 5 day of Jan., 2012
- Volume No. 117 on the 12 day of Jan., 2012
- Volume No. 117 on the 19 day of Jan., 2012
- Volume No. _____ on the _____ day of _____, 2012
- Volume No. _____ on the _____ day of _____, 2012
- Volume No. _____ on the _____ day of _____, 2012

BY: Diane Smith

Sworn to and subscribed before me, this 19 day of Jan.

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 571 words @ .12 \$ 68.52
 - B. 2 subsequent insertions of 1142 words @ .10 \$ 114.20
 - C. Making proof of publication and deposing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 185.72

2445 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 84, PAGES 18-19, 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 8th day of December, 2011. RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE 2380 Performance Dr, TX2-984-0407 Richardson, TX 75082 Telephone No. (800) 281-8219 By: /s/ Mahtab Memar Title: Assistant Vice President RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE 2380 Performance Dr, TX2-984-0407 Richardson, TX 75082 TS No.: 11-0137543 P A R C E L No. 20720907000438.00 DHGW 67046G-1KS PUBLISH ON THESE DATES: FIRST PUBLICATION: January 5, 2012 SECOND PUBLICATION: January 12, 2012 THIRD PUBLICATION: January 19, 2012