

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020
Michael Jedynek Bar# 103014

*JA
August*
Return To:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020

**Substitute Trustee's Deed
Indexing Instructions**

Lot 122, Sec. D, Country Village West S/D, situated in Sec. 3, T-2-S, R-6-W, Plat Book 60 at Page 28, Desoto Co., MS.

STATE OF MISSISSIPPI
COUNTY OF DeSoto

GRANTOR:
Michael Jedynek
2309 Oliver Road
Monroe LA 71201
318-330-9020

GRANTEE:
The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12
7105 Corporate Drive
Plano, TX 75024
(800) 669-6650

WHEREAS, on the 22nd day of October, 2004 and acknowledged on the 22nd day of October, 2004, Natia Habersham aka Natalia Habersham, and Ashanti Habersham, wife and husband as joint tenants, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2094 at Page 43; and

WHEREAS, on 14th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 188; and

WHEREAS, on the 1st day of November, 2011 the Holder of said Deed of Trust substituted and appointed Michael Jedynek as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3407 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Michael Jedynek, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated the 18th day of September, 2012 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 16th day of October, 2012, between the legal hours of 11 o'clock A.M. and 4 o'clock P.M., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Michael Jedynek, Substitute Trustee, did on the 16th day of October, 2012, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 122, Section "D", Country Village West Subdivision, situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, at Page 28, in the Office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, at said sale The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12 was the highest bidder and best bidder, therefore, for the sum of \$84,150.00 and the same was then and there struck off to The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12 and it was declared the purchaser thereof; and

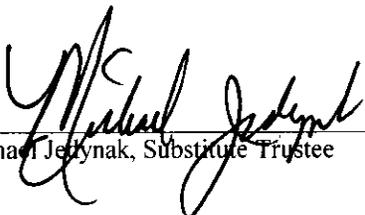
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Michael Jedynak, Substitute Trustee, for the consideration of \$84,150.00 do hereby convey the above-described property to The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12.

I convey only such title as is vested in me as Substitute Trustee.

/F11-0465

WITNESS MY SIGNATURE, this the 24 day of October, 2012.



Michael Jedynak, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 24 day of October, 2012, the within named Michael Jedynak, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

AT DEATH _____
MY COMMISSION EXPIRES



F11-0465

AFFP
F11-0465/Habersham

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

September 25, 2012, October 02, 2012, October 09, 2012

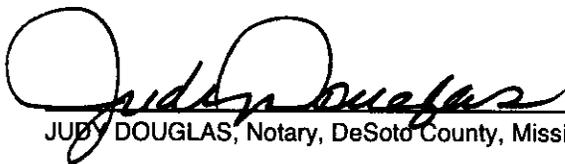
That said newspaper was regularly issued and circulated on those dates.

SIGNED



Clerk

Subscribed to and sworn to me this 9th day of October 2012.



JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00002954 00014768 318-323-9741

Morris & Associates
2309 Oliver Road
Monroe, LA 71201



Substitute Trustee's Notice of Sale
STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 22nd day of October, 2004 and acknowledged on the 22nd day of October, 2004, Natia Habersham aka Natalia Habersham, and Ashanti Habersham, wife and husband as joint tenants, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2094 at Page 43; and

WHEREAS, on the 14th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 188; and

WHEREAS, on the 1st day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 122, Section "D", Country Village West Subdivision, situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, at Page 28, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.
WITNESS MY SIGNATURE, this 18th day of September, 2012.

Michael Jedynak
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
FM/F11-0465
PUBLISH: 9-25-12 / 10-2-12 / 10-9-12