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Prepared by and Return to:  
RUBIN LUBLIN, LLC F/K/A RUBIN LUBLIN SUAREZ SERRANO, LLC  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
Telephone Number: 901-322-8705  
Bar Number: 100802

Grantor:	Grantee:	Indexing Instructions:
RUBIN LUBLIN, LLC F/K/A Rubin Lublin Suarez Serrano, LLC 119 S. Main Street, Suite 500 Memphis, TN 38103 901-322-8705	U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 P.O. Box 514577 Los Angeles, CA 90051 800-746-2936	LOT 733, SECTION D, GREENBROOK SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI. PB 9 PG 42-43

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated April 3, 2006, and recorded April 6, 2006, in **Deed Book 2445, Page 357**, in the Office of the Chancery Clerk of DeSoto County, Mississippi (the "Deed of Trust"), **CHARLES A. SIEGFRIED AND ALLIA D. SMITH** ("Borrower"), conveyed to **FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.**, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for **OWNIT MORTGAGE SOLUTIONS, INC.**, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that is evidenced by a certain promissory note executed on April 3, 2006, (the "Note"), which obligation is presently held and owned by **U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4**; and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4, the legal owner and holder of the Note as evidenced by the Deed of Trust, demanded that the Substitute Trustee advertise and sell the Property in accordance with the terms of the Deed of Trust; and

WHEREAS, the Substitute Trustee caused a diligent search of the Defense Manpower Data Center (DMDC) website for each known Borrower in compliance with the Service Members Civil Relief Act, and as such the foreclosure of this property is not subject to the provisions of 50 U.S.C. § 501, et seq.; and

WHEREAS, the Substitute Trustee caused a diligent search of the PACER website for each known Borrower and determined that Substitute Trustee was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the Deed of Trust was last assigned to U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 said Assignment being set forth in Deed Book 3423, Page 67, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the undersigned, Rubin Lublin, LLC F/K/A/ Rubin Lublin Suarez Serrano, LLC, was duly appointed as Substitute Trustee in the place and stead of **FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.**, said appointment being set forth in Deed Book 3442, Page 73 in the Office of the

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Said sale will be subject to (1) any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; (2) any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; (3) any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; (4) applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register`s Office of DeSoto County, Mississippi; (5) any governmental zoning and subdivision ordinances or regulations in effect thereon; (6) the accuracy of the Index Book of the said Register`s Office; and (7) any other matters which an accurate survey of the Property might disclose. The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee on this 30 day of OCT 2012, 20  .

Rubin Lublin, LLC F/K/A Rubin Lublin Suarez Serrano, LLC

Peter Lublin  
Printed Name: Peter Lublin  
Title: Member

STATE OF GEORGIA )  
COUNTY OF GWINNETT )

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this 30 day of OCT, 2012, within my jurisdiction, the within named Peter Lublin, who acknowledged to me that (he)(she) is a Member of Rubin Lublin, LLC F/K/A Rubin Lublin Suarez Serrano, LLC, a member-managed Limited Liability Company, and as the act and deed of said Limited Liability Company, (he)(she) executed the above and foregoing instrument, after first having been duly authorized by said Limited Liability Company to do so.

WITNESS my hand and seal, this 30 day of OCT 2012, 20  .

[Signature]  
Notary Public

My commission expires:

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Chancery Clerk of DeSoto County, Mississippi, prior to the first publication and posting of notice of sale; and

WHEREAS, the Substitute Trustee caused notice to be published as provided for under the laws of the State of Mississippi and as provided in the Deed of Trust in The DeSoto Times Tribune, a newspaper generally circulated in DeSoto County, Mississippi, on the following dates, to-wit: **October 2, 2012, October 9, 2012, October 16, 2012**, which is more fully shown by the Proof of Publication, which is attached hereto as an Exhibit, and by posting on the 19th day of September, 2012, a copy of said notice at the designated location at the Courthouse of DeSoto County, Mississippi. A copy of such notice was sent to the Borrower(s) and any other party who requires notice under the laws of the State of Mississippi and as provided in the Deed of Trust and following such notice the default was not cured; and

WHEREAS, on the 23rd day of October, 2012, at the front door or other designated location of the County Courthouse of DeSoto County, Mississippi, between the hours of 11:00 a.m. and 4:00 p.m., the 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, State of Mississippi, to-wit:

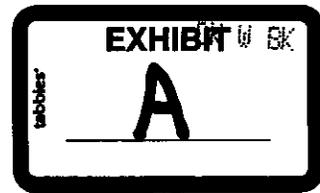
LOT 733, SECTION D, GREENBROOK SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 9, PAGES 42-43, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

WHEREAS the Substitute Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale, **U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4**, bidding the sum of **Seventy-Six Thousand Nine Hundred Ten and 88/100 (\$76,910.88)**, for all of the above described property, and said property was struck off to **U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4**, for said amount, and said bidder was declared the purchaser thereof.

NOW, THEREFORE, Rubin Lublin, LLC F/K/A Rubin Lublin Suarez Serrano, LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Seventy-Six Thousand Nine Hundred Ten and 88/100 (\$76,910.88)** cash in hand paid, the receipt of which is hereby acknowledged, does hereby sell and convey to **U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4**, its successors and assigns, all the above described property, conveying only such title as is vested in the Substitute Trustee.

To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouses' elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

AFFP  
37466/Smith



**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:

October 02, 2012, October 09, 2012, October 16, 2012

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

SIGNED

*Diane Smith*  
Clerk

Subscribed to and sworn to me this 16th day of October 2012.

*Judy Douglas*  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

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Ryan Dickinson  
Better Choice Notice Solutions  
9035 Wadsworth Pkwy.  
Suite 1400  
Westminster, CO 80021

NOTICE OF SUBSTITUTE TRUSTEE'S SALE STATE OF MISSISSIPPI COUNTY OF DESOTO WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 3, 2006, executed by CHARLES A. SIEGFRIED AND ALLIA D. SMITH, conveying certain real property therein described to FIRST NATIONAL FINANCIAL TITLE SERVICES, INC., as Trustee, for Mortgage Electronic Registration Systems, Inc. acting solely as nominee for OWNIT MORTGAGE SOLUTIONS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 6, 2006, in Deed Book 2445, Page 357, ; and WHEREAS, on April 5, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3423, Page 67 ; and WHEREAS, on May 18, 2012, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3442, Page 73; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on October 23, 2012 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit: LOT 733, SECTION D, GREENBROOK SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 9, PAGES 42-43, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION. PROPERTY ADDRESS: The street address of the property is believed to be 821 Pinestone Place, Southaven, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. 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. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin, LLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 PUBLISH: 10/02/2012, 10/09/2012, 10/16/2012 Ad #37466: 2012-10-02 2012-10-09, 2012-10-16

