

STATE OF MISSISSIPPI  
COUNTY OF DESOTOJ. C. Roberts, II  
CEN# 297265-1**SUBSTITUTED TRUSTEES DEED**

WHEREAS, on the 1st day of June, 1988, Gary D. Brown and wife, Adele G. Brown executed a Deed of Trust to James M. Glenn, III, Trustee for the benefit of City Federal Savings Bank, which Deed of Trust is filed for record in Book 439, Page 348, in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Cenlar Federal Savings Bank by instrument dated February 28, 1989 and filed for record in Book 468, Page 145 of the aforesaid records; and

WHEREAS, J. C. Roberts, II and wife, Deborah M. Roberts assumed said Deed of Trust by Assumption Warranty Deed dated February 28, 1990 and recorded in Book 223, Page 280 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Cenlar Federal Savings Bank appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated April 12, 1993, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 633, Page 392 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Cenlar Federal Savings Bank to foreclose under the terms of said Deed of Trust, I did on the 2nd day of June, 1993, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the main east door of the County Courthouse of DeSoto County, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 214, PLUM POINT VILLAGES, Section C, in Section 6, Township 2 South, Range 7 West, as per plat thereof of record in Plat Book 27, at pages 52-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Tribune, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on May 5, 1993, and subsequent notices appeared on May 12, 19, 26, 1993, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the main east door of the County Courthouse of DeSoto County, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Cenlar Federal Savings Bank bid for said property in the amount of One Hundred One Thousand Seven Hundred Five and 42/100 Dollars (\$101,705.42), which being the highest and best bid, the same was then and there struck off to Cenlar Federal Savings Bank and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Cenlar Federal Savings Bank the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this 2nd day of June, 1993.

J. Gary Massey  
J. Gary Massey, Substituted Trustee

STATE MS. - DESOTO CO.

JUN 7 11 47 AM '93

BK 258 PG 109  
W.E. DAVIS, CH. CLK.  
B.S. Cleveland

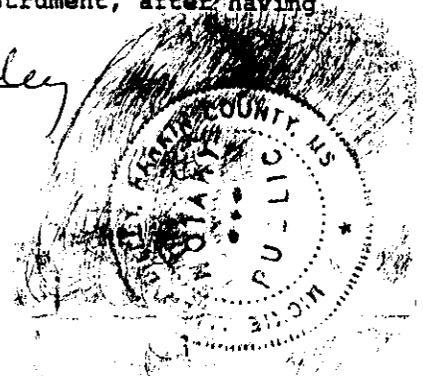
STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the 2nd day of June, 1993, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

*Tricker Allen Kelley*  
Notary Public

My Commission Expires:

3-11-97



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, MS 39201  
601-968-9986  
S&K #92-0295

GRANTEE'S ADDRESS:

Cenlar Federal Savings Bank  
P. O. Box 5223  
Princeton, NJ 08543  
609-987-0440



# TRIBUNE

P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

D.W. JONES  
PUBLISHER

## Proof of Publication

STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, D. W. Jones, publisher of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of four (4) weeks consecutively, as follows, to wit:

In Vol.	<u>XXI</u>	No.	<u>24</u>	dated the	<u>5th</u>	day of	<u>May</u>	19 <u>93</u>
In Vol.	<u>XXI</u>	No.	<u>25</u>	dated the	<u>12th</u>	day of	<u>May</u>	19 <u>93</u>
In Vol.	<u>XXI</u>	No.	<u>26</u>	dated the	<u>19th</u>	day of	<u>May</u>	19 <u>93</u>
In Vol.	<u>XXI</u>	No.	<u>27</u>	dated the	<u>26th</u>	day of	<u>May</u>	19 <u>93</u>
In Vol.		No.		dated the		day of		19 <u>93</u>

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

D.W. Jones  
PUBLISHER

Sworn to and subscribed before me, this 26th day of May, 19 93  
(SEAL)  
Charlotte Hooper  
NOTARY PUBLIC

My commission expires 5 1997  
To Shapiro & Kreisman  
for taking the annexed publication of 440 words or the equivalent thereof for a total of four (4) times \$ 101.20, plus \$1.00 for making a proof of publication and depositing to same for a total cost of \$ 102.20

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 1st day of June 1993, Gary D. Brown and wife, Adele G. Brown executed a certain deed of trust to James M. Glenn, III, Trustee for the benefit of City Federal Savings Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 439, Page 348; and

WHEREAS, said Deed of Trust was subsequently assigned to Centar Federal Savings Bank by instrument dated February 28, 1999 and filed for record in Book 468, Page 145 of the aforesaid Chancery Clerk's office; and

WHEREAS, J. C. Roberts, II and wife Deborah M. Roberts assumed said Deed of Trust by Assumption Warranty Deed dated February 28, 1990 and recorded in Book 223, Page 280 of the aforesaid Chancery Clerk's Office; and

WHEREAS, Centar Federal Savings Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated April 12, 1993 and recorded in the aforesaid Chancery Clerk's Office in Book 633, Page 392; 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, Centar Federal Savings Bank, 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on the 2nd day of June, 1993, 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 door of the County Courthouse of DeSoto County, located at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 214, PLUM POINT-VILLAGES, Section C, in Section 6, Township 2 South, Range 7 West, as per plat thereof of record in Plat Book 27, at pages 52-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE this the 19th day of April, 1993.

J. Gary Massey  
SUBSTITUTED TRUSTEE for  
Centar Federal Savings Bank  
Shapiro & Kreisman  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, Mississippi 39201  
(601) 968-9986  
May 5, 12, 19, 26-00c.