

Prepared by and return to:
M. Anderson Cobb, Jr.
Harris, Shelton, Dunlap, Cobb & Ryder, P.L.L.C.
6363 Poplar Avenue, Suite 430
Memphis, TN 38119

STATE MS. - DESOTO CO.
FILED
SEP 14 10 08 AM '00 P2

BK 379 PG 363
W.F. DAVIS, CLK.

SUBSTITUTE TRUSTEE'S DEED

M. ANDERSON COBB, JR., SUBSTITUTE TRUSTEE GRANTOR

TO

SOUTHTRUST BANK, AN ALABAMA BANKING CORPORATION GRANTEE

WHEREAS, on June 15, 1998, Christopher S. Griffith and wife, Penny C. Griffith, executed a Deed of Trust to Ronald L. Hansen as Trustee for the benefit of SouthTrust Bank, National Association, said Deed of Trust being recorded in the office of the Chancery Court Clerk of DeSoto County, Mississippi in Deed of Trust Book 1010, Pages 596 - 599; and

WHEREAS, M. Anderson Cobb, Jr., was appointed as Substitute Trustee in an Instrument of record in the aforesaid Chancery Court Clerk's Office in Book 1219, Pages 128 -129; 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 due and payable in accordance with the terms thereof, and the holder of said indebtedness, SouthTrust Bank, an Alabama banking corporation, successor by conversion to SouthTrust Bank, National Association, having requested the undersigned Substitute Trustee to execute the Trust and sell said land in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned Substitute Trustee did, in compliance with the provisions of said Deed of Trust advertise for sale by Notice of Substitute Trustee's Sale having been published in *The DeSoto Times*, a newspaper published in Hernando, DeSoto County, Mississippi, in the August 3, August 10 and August 17, 2000, issues of said newspaper advertising the sale of the property on August 24, 2000, as is shown on the copy of the proof of publication attached hereto; and

WHEREAS, the Substitute Trustee did, on said date, within legal hours, offer said property for sale to the highest and best bidder for cash at the front door of the courthouse in Hernando, DeSoto County, Mississippi; and

WHEREAS, there appeared at the sale SouthTrust Bank who bid the sum of \$10,000.00 and said bid was declared by the Substitute Trustee to be the highest and best bid and the property was sold to SouthTrust Bank subject to the lien of a Deed of Trust dated November 22, 1993 and recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 678, Pages 712-717, and further subject to any and all instruments of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any.

NOW, THEREFORE, for the consideration above set forth, the undersigned M. Anderson Cobb, Jr., Substitute Trustee, does by these presents, bargain, sell and convey unto SouthTrust Bank, an Alabama banking corporation, the property advertised and sold as herein above recited situated in DeSoto County, Mississippi, more particularly described as follows, to wit:

I
Lot 1793, Section ~~1~~, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West in the City of Southaven, DeSoto County, Mississippi, as shown by the plat thereof appearing of record in Plat Book 11, Pages 23-24 in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

STATE MS. - DESOTO CO.
FILED
SEP 26 11 41 AM '00

BK 380 PG 105
W.F. DAVIS, CLK.

The undersigned M. Anderson Cobb, Jr., Substitute Trustee, conveys the aforesaid described property subject to the lien of a Deed of Trust dated November 22, 1993, of record in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 678, Pages 712-717, and further subject to any and all instruments of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. The undersigned M. Anderson Cobb, Jr., Substitute Trustee, believes the title to be good, but conveys only such title as is vested in him as Substitute Trustee.

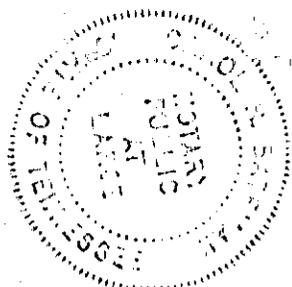
WITNESS the signature of M. Anderson Cobb, Jr., Substitute Trustee as of this the 24th day of August, 2000.

M. Anderson Cobb, Jr.
M. Anderson Cobb, Jr. Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for said State and County, the within named M. Anderson Cobb, Jr., who acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned and for the purposeS therein mentioned.

Given under my hand and seal this 31st day of August, 2000.



Carol R. Bateman
Notary Public

My Commission Expires: 8/29/01

Grantor' Address:
6363 Poplar Avenue
Suite 430
Memphis, Tennessee 38119
Work Phone (901)682-1455
Home Phone N/A

Grantee's Address:
6445 Poplar Avenue
Memphis, Tennessee 38119
Work Phone (901) 537-1326
Home Phone N/A

Prepared by: M.Anderson Cobb, Jr.
Harris, Shelton, Dunlap, Cobb & Ryder, PLLC
6363 Poplar Ave., Suite 430
Memphis, TN 38119
Phone (901) 682-1455



DeSoto Times Today

Mississippi's Best Small Daily Newspaper

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

RUTH DOBBS 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 Today*, 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:

- Volume No. 105 on the 3 day of Aug, 2000
- Volume No. 105 on the 10 day of Aug, 2000
- Volume No. 105 on the 17 day of Aug, 2000
- Volume No. on the day of , 2000
- Volume No. on the day of , 2000

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured by a certain Deed of Trust dated June 15, 1998, executed by Christopher S. Griffin, and wife Penny C. Griffin, to Ronald L. Hanson as Trustee, of record in the office of the Chancery Court Clerk of DeSoto County, Mississippi in Deed of Trust Book 1010, Pages 596-599; and M. Anderson Cobb, Jr. having been appointed as Substitute Trustee in an instrument of record in the aforesaid Chancery Court Clerk's office in Book 1219, Pages 126-129, and the owner of the debt secured by said Deed of Trust, SouthTrust Bank, an Alabama banking corporation, successor by conversion to SouthTrust Bank, National Association, having required the undersigned to advertise and sell the property described therein, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, the undersigned, M. Anderson Cobb, Jr. will by virtue of the power and authority vested in him as Substitute Trustee, on August 24, 2000, between the legal hours of 11:00 a.m. and 4:00 p.m. on the front steps of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, DeSoto County, Mississippi 38632, proceed to sell at public outcry to the highest and best bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

Lot 1793, Section 1, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West in the City of Southaven, DeSoto County,

Mississippi, as shown by the plat thereof appearing of record in Plat Book 11, Pages 23-24 in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Owners of Property: Christopher S. Griffin and Penny C. Griffin.
 Prior Lienholder(s): Regions Mortgage, Inc. (successor to First Commercial Mortgage Company of Memphis)
 Subordinate Lienholder: C.E. Smith

At the time of this publication, a search of the public records reveals no lien filed by the United States or the State of Mississippi which affects the above described property.

The sale of the property described in said Deed of Trust shall be subject to the lien of a Deed of Trust dated November 22, 1993, and record in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 678, Pages 712-717, and is further subject to any and all instruments of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building fines, unpaid taxes, assessments, penalties and interest if any.

The title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day or time certain without further publication upon announcement at the time for the above.

M. Anderson Cobb, Jr.
 Substitute Trustee
 M. Anderson Cobb, Jr.
 Attorney at Law
 HARRIS, SHELTON, DUNLAP, COBB & RYDER, P.L.L.C.
 6363 Poplar Avenue, Suite 417
 Memphis, Tennessee 38119
 Aug 3, 10, 17, 2000

Ruth Dobbs

 (Title)

Sworn to and subscribed before me, this 17 day of Aug, 2000

Barbara D. Burkeen

 BY *Notary Public*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE. MY COMMISSION EXPIRES: OCT. 31, 2002. BONDED THRU HEIDEN, BROOKS & GARLAND, INC.

- A. SINGLE FIRST INSERTION OF 485 WORDS @ .12 \$ 58.20
 - B. 2 SUBSEQUENT INSERTIONS OF 970 .10 \$ 97.00
 - C. MAKING PROOF OF PUBLICATION AND DEPOSING TO SAME \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 158.20

295 Loshier Street - On The Square - Hernando, MS 38632 • 662-429-6397 • FAX: 429-5229

8625 Highway 51 North, Southaven, MS 38671 • 601-393-6397 • FAX: 393-6463