

STATE OF MISSISSIPPI  
COUNTY OF DeSOTO

Terry Watkins and Rosanne R. Watkins  
UPN 0004447595

**SUBSTITUTED TRUSTEES DEED**

WHEREAS, on April 8, 1998, TERRY W. WATKINS AND WIFE, ROSANNE R. WATKINS, executed a Deed of Trust to Arnold Weiss, Trustee for the benefit of PULASKI MORTGAGE COMPANY, which Deed of Trust is filed for record in Book 987, Page 616 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank National Association by instrument dated April 14, 1998 and recorded in Book 995, Page 660 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank N.A., being one and the same as Union Planters Bank National Association, 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 February 12, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1461 at Page 405 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 Union Planters Bank N.A. to foreclose under the terms of said Deed of Trust, I did on July 10, 2002, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, 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 174, Section "D", MAGNOLIA ESTATES SUBDIVISION, situated in Section 35, Township 1 South, Range 6 West, in the City of Olive Branch, DeSoto County, Mississippi, as shown on plat of record in Plat Book 36, Pages 29-30 in the Chancery Clerk's Office 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 three consecutive weeks preceding the date of sale. The first notice of the publication appeared on June 19, 2002, and subsequent notices appeared on June 26 and July 3, 2002, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, 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, Union Planters Bank N.A. bid for said property in the amount of \$74,454.07, which being the highest and best bid, the same was then and there struck off to Union Planters Bank N.A. 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 Union Planters Bank N.A. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on July 10, 2002.

*J. Gary Massey*

\_\_\_\_\_  
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF HINDS

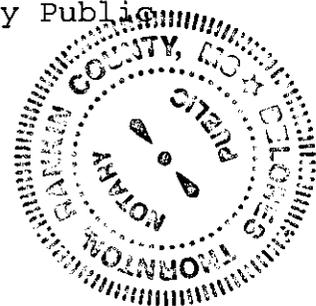
Personally appeared before me, the undersigned authority in and for said county and state, on July 10, 2002, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

*Delores Monte*

\_\_\_\_\_  
Notary Public

My Commission Expires:

9/22/02



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
601-981-9299/NA  
S&M #02-0210

GRANTEE'S ADDRESS:

1900 Charles Bryan AX2  
Cordova, TN 38016  
901-580-2000/NA

PREPARED BY:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299

INDEX: Lot 174 Sec D Magnolia Estates Sub., DeSoto Co., MS

P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM  
GENERAL MANAGER

# Proof of Publication

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager 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 3 weeks consecutively, as follows, to wit:

- In Vol. XXVIII No. 28, dated the 10TH day of JUL, 2002
- In Vol. XXVIII No. 27, dated the 3RD day of JUN, 2002
- In Vol. XXVIII No. 26, dated the 26TH day of JUN, 2002
- In Vol. XXVIII No. \_\_\_\_\_, dated the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_
- In Vol. XXVIII No. \_\_\_\_\_, dated the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

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

David Grisham  
GENERAL MANAGER

Sworn to and subscribed before me, this 5th day of July, 2002



J. Shapiro & Massey  
MY COMMISSION EXPIRES  
MARCH 29, 2005

My commission expires \_\_\_\_\_  
To SHAPIRO & MASSEY  
for taking the annexed publication of 396 words or the equivalent thereof for a total of THREE(3) times \$ 126.72, plus \$3.00 for making a proof of publication and deposing to same for a total cost of \$ 129.72

STATE MS - DESOTO CO.

JUL 15 8 34 AM '02

**SUBSTITUTED TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on April 8, 1998, TERRY W. WATKINS AND WIFE, ROSANNE R. WATKINS, executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of PULASKI MORTGAGE COMPANY, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi in Book 987, Page 618; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank National Association by instrument dated April 14, 1998 and recorded in Book 995 at Page 660 of the aforesaid Chancery Clerk's office; and

WHEREAS, Union Planters Bank N.A., being one and the same as Union Planters Bank National Association, has heretofore substituted J. Gary Massey as Trustee by instrument dated February 12, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1461 at Page 405; 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, Union Planters Bank N.A., 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 July 10, 2002 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 Front 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 174, Section "D", MAGNOLIA ESTATES SUBDIVISION, situated in Section 35, Township 1 South, Range 6 West, in the City of Olive Branch, DeSoto County, Mississippi, as shown on plat of record in Plat Book 36, Pages 29-30 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on June 11, 2002.

/s/ J. Gary Massey  
SUBSTITUTED TRUSTEE  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299  
June 19, 26, July 3-occ.

BK 424 PG 143  
W.F. DAVIS CH. CLK.

