

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, default was made in the performance of the conditions and stipulations as set out by that certain Deed of Trust from Romney S. Evans and Juanita C. Evans, married, for the use and benefit of Regions Mortgage, Inc., under the date of October 30, 1998, and of record in Book 1058 at Page 322 of Deeds of Trust in the Office of the Chancery Clerk of DeSoto County at Columbus, Mississippi, reference to which is hereby made; and,

WHEREAS, by instrument dated February 3, 2003, and of record in Book 1653 at Page 670 of the records in the Office of the Chancery Clerk of DeSoto County, Mississippi, Regions Mortgage, Inc., the holder of the indebtedness secured by said Deed of Trust did appoint Marc K. McKay, as Substituted Trustee, in the place and stead of the original trustee and any other subsequently named Trustee in said Deed of Trust; and,

WHEREAS, I did advertise the hereafter described property for sale in the *DeSoto Times Today*, Hernando, Mississippi, on March 13, 2003, March 20, 2003, March 27, 2003, and April 3, 2003; 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, and the legal holder of said indebtedness, Regions Mortgage, Inc., 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 for the purpose of raising the sums due thereunder, together with attorneys' fees, Substituted Trustee's fees and expenses of sale; and,

WHEREAS, the Substituted Trustee's Notice of Sale, in accordance with the hereinbefore mentioned Deed of Trust, provided that said property would be sold between the legal hours of 11:00 a.m. and 4:00 p.m., at the DeSoto County Courthouse at Hernando, State of Mississippi; and,

WHEREAS, the undersigned Substituted Trustee, after posting and publication of Notice of Sale as required by the terms of the Deed of Trust and the laws of the State of Mississippi within the legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) on the 8th day of April, 2003, at public outcry, offered the hereinafter described property for sale at the Eastern Most Front Door of the DeSoto County Courthouse at Hernando, Mississippi; and,

WHEREAS, everything necessary to be done was done to make and effect a good and lawful sale; and,

WHEREAS, at such sale Regions Mortgage, Inc., bid the sum of \$105,756.00; and,

WHEREAS, said bid by Regions Mortgage, Inc. was the highest and best bid; and,

WHEREAS, the within described property was there and then struck off to Regions Mortgage, Inc. and Regions Mortgage, Inc. was declared the purchaser thereof; and,

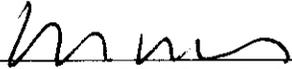
NOW, THEREFORE, I, Marc K. McKay, Substituted Trustee, in consideration of the full payment of the sum of \$105,756.00 do hereby sell and convey to Regions Mortgage, Inc., an Alabama Corporation, the following described property located and situated in DeSoto County, Mississippi, to-wit:

Lot 25, Smokey Hollow Farms Subdivision, Located in Section 33, Township 3 South, Range 5 West, DeSoto County, Mississippi as recorded in Plat Book 8, Pages 37-39 in the records of the Chancery Clerk of DeSoto County, Mississippi and a 0.49 acre tract of land being part of the Southeast Quarter of the Northwest Quarter of said Section 33, Township 3 South, Range 5 West, DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

Beginning at a point on the Southwest line of Williams road. Said point being the common corner between Lots 24 and 25 of Smokey Hollow Farms Subdivision; thence South 04 degrees 30 minutes 00 seconds East along the Southwest line of Williams Road a distance of 263.78 feet to a point; thence South 84 degrees 47 minutes 04 seconds West along an old wire fence a distance of 600.05 feet to a point; thence North 04 degrees 30 minutes 00 seconds West a distance of 271.27 feet to an iron pin found at the Southwest corner of said Lot 24; thence North 85 degrees 30 minutes 00 seconds East a distance of 600 feet to the point of beginning and containing 3.67 acres, subject to existing easements, right-of-ways, subdivision and zoning regulations in effect in DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 16th day of April, 2003.



Marc K. McKay, Substituted Trustee

STATE OF MISSISSIPPI:

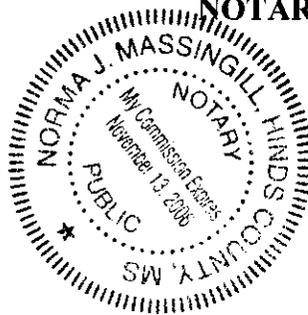
COUNTY OF MADISON:

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority, in and for the aforesaid county and state, on this the 16th day of April, 2003, within my jurisdiction, the within named Marc K. McKay, Substituted Trustee, who acknowledged to me that he executed the above and foregoing Substituted Trustee's Deed on the year and date therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE.



NOTARY PUBLIC



MY COMMISSION EXPIRES:

GRANTOR'S ADDRESS:

Marc K. McKay, Substituted Trustee
P.O. Box 2488
Ridgeland, Mississippi 39158-2488
(601) 856-5794

GRANTEE'S ADDRESS:

Regions Mortgage, Inc.
P.O. Box 5640
Montgomery, AL 36102-5640
(334) 223-3741

Prepared by:

Marc K. McKay
MCKAY SIMPSON LAWLER FRANKLIN
& FOREMAN, PLLC
Attorney at Law
P.O. Box 2488
Ridgeland, Mississippi 39158-2488
(601) 856-5794

INDEXING INSTRUCTIONS: Lot 25, Smokey Hollow Farms S/D, Section 33, T3S, R5W, DeSoto County, Mississippi (SE 1/4 OF NW 1/4)

PROOF OF PUBLICATION

APR 24 9 26 AM '03

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

BK 442 PG S24
 W. E. DAVIS CH. CLK.

Lisa Fuller 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 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 30, 1998, Romney S. Evans and Juanita C. Evans, married, as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1088 at Page 322, executed a Deed of Trust to Linda Gelliger, Trustee for the benefit of Regions Mortgage, Inc., securing an indebtedness therein described and covering the property hereinafter described;

WHEREAS, said Regions Mortgage, Inc., under the power granted to it in said Deed of Trust, by instrument of date February 3, 2003, duly spread upon the record and recorded in Book 1653 at Page 670 in the office of the Chancery Clerk aforesaid, did substitute the undersigned Marc K. McKay in the place and stead of the original Trustee and of any other Substituted Trustee;

WHEREAS, default having been made by said Romney S. Evans and Juanita C. Evans in the payment of the above mentioned indebtedness as it fell due, and payment having been requested by Regions Mortgage, Inc., the legal holder of the indebtedness secured by and described in the above mentioned Deed of Trust;

WHEREAS, the undersigned was called upon to execute the Trust therein contained, the owner of the indebtedness secured by said Deed of Trust having declared it due and payable, and to sell said property under the provisions of said Deed of Trust for the purpose of raising said sum so secured and unpaid, together with the expenses of selling same, including Trustee's and attorneys fees;

NOW, THEREFORE, I, the undersigned Marc K. McKay being the Substituted Trustee, do hereby give notice that on April 8, 2003, between 11:00 o'clock a.m. and 4:00 o'clock p.m., being legal hours of sale, I will proceed to sell at public outcry, to the highest bidder for cash, at the Eastern Most Front Door of the DeSoto County Courthouse in Hernando, State of Mississippi, the following real property described and conveyed in said Deed of Trust, lying and being situated in DeSoto County, Mississippi and being more particularly described as follows, to-wit:

Lot 25, Smokey Hollow Farms Subdivision, Located in Section 36, Township 3 South, Range 5 West, DeSoto County, Mississippi as recorded in Plat Book 8, Pages 37-39 in the records of the Chancery Clerk of DeSoto County, Mississippi and a 0.49 acre tract of land being part of the Southeast Quarter of the Northwest Quarter of said Section 33, Township 3 South, Range 5 West, DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

Beginning at a point on the Southwest line of Williams road. Said point being the common corner between Lots 24 and 25 of Smokey Hollow Farms Subdivision; thence South 04 degrees 30 minutes 00 seconds East along the Southwest line of Williams Road a distance of 263.78 feet to a point; thence South 84 degrees 47 minutes 04 seconds West along an old wire fence a distance of 600.05 feet to a point; thence North 04 degrees 30 minutes 00 seconds West a distance of 271.27 feet to an iron pin found at the Southwest corner of said Lot 24; thence North 85 degrees 30 minutes 00 seconds East a distance of 600 feet to the point of beginning and containing 3.67 acres, subject to existing easements, right-of-ways, subdivision and zoning regulations in effect in DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 7th day of March, 2003.
 MARC K. MCKAY
 SUBSTITUTED TRUSTEE
 MCKAY SIMPSON LAWLER
 FRANKLIN & FOREMAN, PLLC
 Attorneys at Law

Volume No. 108 on the 13 day of Mar., 2003

Volume No. 108 on the 20 day of Mar., 2003

Volume No. 108 on the 27 day of Mar., 2003

Volume No. 108 on the 3 day of Apr., 2003

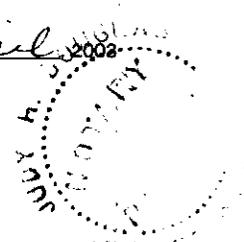
Volume No. 1 on the day of , 2003

Lisa Fuller

Sworn to and subscribed before me, this 3 day of April, 2003

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: JANUARY 16, 2005
 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 619 words @ .12 \$ 74.28

B. 3 subsequent insertions of 1857 words @ .10 \$ 185.70

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 262.98

Street - On the Square- Hernando, MS 38632 • 601.429.6397 • Fax: 429.5229
 Highway 51 North, Southaven, MS 38671 • 601.393.6397 • Fax: 393.6463