

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 Herman Wayne Brown, married, and Robbie K. Brown for the use and benefit of First Commercial Mortgage Company of Memphis, under the date of June 14, 1993, and of record in Book 644 at Page 465 of Deeds of Trust in the Office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, reference to which is hereby made; and,

WHEREAS, by instrument dated February 25, 2003, and of record in Book 1680 at Page 508 of the records in the Office of the Chancery Clerk of DeSoto County, Mississippi, First Commercial Mortgage Company of Memphis, now known as 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 April 8, 2003, April 15, 2003, April 22, 2003, and April 29, 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, First Commercial Mortgage Company of Memphis, now known as 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 5th day of May, 2003, at public outcry, offered the hereinafter described property for sale at the East 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 First Commercial Mortgage Company of Memphis, now known as Regions Mortgage, Inc., bid the sum of \$66,719.16; and,

WHEREAS, said bid by First Commercial Mortgage Company of Memphis, now known as Regions Mortgage, Inc. was the highest and best bid; and,

WHEREAS, the within described property was there and then struck off to First Commercial Mortgage Company of Memphis, now known as Regions Mortgage, Inc. and it was declared the purchaser thereof; and,

NOW, THEREFORE, I, Marc K. McKay, Substituted Trustee, in consideration of the full payment of the sum of \$66,719.16 do hereby sell and convey to First Commercial Mortgage Company of Memphis, now known as Regions Mortgage, Inc., an Alabama Corporation, the following described property located and situated in DeSoto County, Mississippi, to-wit:

Lot 126, Section "A" Revised, Lakewood Estates Subdivision, in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 11, Pages 1-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 13th day of May, 2003.

Marc K. McKay
Marc K. McKay, Substituted Trustee

STATE OF MISSISSIPPI:

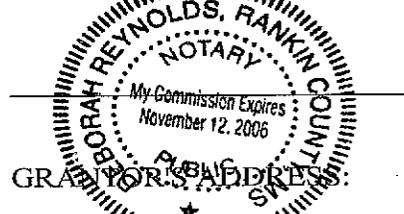
COUNTY OF MADISON:

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority, in and for the aforesaid county and state, on this the 13th day of May, 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.

Deborah Reynolds
NOTARY PUBLIC

MY COMMISSION EXPIRES:



GRANTOR'S ADDRESS:

Marc K. McKay, Substituted Trustee
P.O. Box 2488
Ridgeland, Mississippi 39158-2488
(601) 856-5794
No second phone number

GRANTEE'S ADDRESS:

First Commercial Mortgage Company of Memphis,
now known as Regions Mortgage, Inc.
P.O. Box 5640
Montgomery, AL 36102-5640
334-223-3741
No second phone number

Prepared by:

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

INDEXING INSTRUCTIONS: Lot 126, Section "A" Revised Lakewood Estates Subdivision, Section 23, T2 S, R7 W, DeSoto County, Mississippi

JUN 2 11 18 AM '03

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

BK 445 PG 232
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 June 14, 1993, Herman Wayne Brown, married, and Robble K. Brown as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 644 at Page 468, executed a Deed of Trust to William H. Lovett, Trustee for the benefit of First Commercial Mortgage Company of Memphis, securing an indebtedness therein described and covering the property hereinafter described.

WHEREAS, said First Commercial Mortgage Company of Memphis, now known as Regions Mortgage, Inc., under the power granted to it in said Deed of Trust, by instrument of date February 25, 2003, duly spread upon the record and recorded in Book 1690 at Page 838 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 Herman Wayne Brown, married and Robble K. Brown in the payment of the above mentioned indebtedness as it fell due, and payment having been requested by First Commercial Mortgage Company of Memphis, now known as 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 May 5, 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 East 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 126, Section "A" Revised, Lakewood Estates Subdivision, in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 11, Pages 1-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 2nd day of April, 2003.

MARC K. MCKAY
SUBSTITUTED TRUSTEE
MCKAY SIMPSON LAWLER
FRANKLIN

& FOREMAN, PLLC
Attorneys at Law
P.O. Box 2488
Ridgeland, MS 39158-2488
(601) 856-5794

POSTED THIS April 4, 2003
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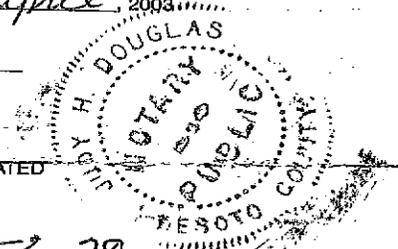
- Volume No. 108 on the 8 day of April, 2003
- Volume No. 108 on the 15 day of April, 2003
- Volume No. 108 on the 22 day of April, 2003
- Volume No. 108 on the 29 day of April, 2003
- Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 29 day of April, 2003.

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
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