

STATE OF MISSISSIPPI

Sean W. Carmon and Rhonda V. Carmon

COUNTY OF DESOTO

MMC 42204956

SUBSTITUTED TRUSTEES DEED

WHEREAS, on March 24, 1989, Sean W. Carmon and wife, Rhonda V. Carmon executed a Deed of Trust to Delta Title Company, Trustee for the benefit of National Mortgage Co., which Deed of Trust is filed for record in Book 466 at Page 776 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated October 16, 1998 and recorded in Book 1133 at Page 664, rerecorded in Book 1390 at Page 333 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MidFirst 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 October 1, 2001, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1390 at Page 335 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 MidFirst Bank to foreclose under the terms of said Deed of Trust, I did on January 16, 2004, 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 279, SECTION "A-1", SOUTHAVEN SUBDIVISION, IN SECTION 14, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 2, AT PAGES 41 AND 42, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT. AS PER SURVEY BY TIDWELL SURVEY COMPANY, DATED MARCH 23, 1989.

STATE MS.-DESOTO CO. *RC*Jan 26 12 36 PM '04 *RC*463 PG 496
CHANCERY CLERK.

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 Times, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published on December 19, 26, January 2, and 9, 2004, (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, MidFirst Bank bid for said property in the amount of \$73,390.99, which being the highest and best bid, the same was then and there struck off to MidFirst Bank and it was declared the purchaser thereof.

WHEREAS, MidFirst Bank has requested transfer and assignment of its bid to the Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to the Secretary of Veterans Affairs, an Officer of the United States of America; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of MidFirst Bank as the highest and best bidder to the Secretary of Veterans Affairs, an Officer of the United States of America pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto the Secretary of Veterans Affairs, an Officer of the United States of America the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on January 16, 2004.

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 January 16, 2004, 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.

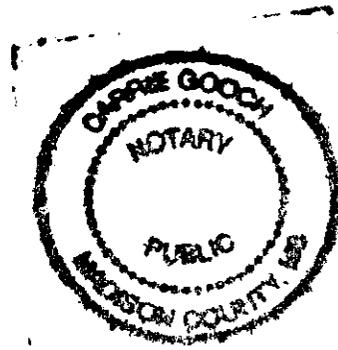
Carrie Gooch

Notary Public

My commission expires:

~~Notary Public State of Mississippi At Large
for Commission Expires February 20, 2004
Signed This Month, Before & Granted Me:~~

Exp 2/20/2004



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-0165

GRANTEE'S ADDRESS:

Department of Veterans Affairs
1600 E. Woodrow Wilson
Jackson, MS 39216
601-364-7107

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 279, SECTION "A-1", SOUTHAVEN SUBDIVISION, SEC. 14, T1S,
R8W, DESOTO CO., MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

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 March 24, 1988, Ben W. Cannon and wife, Rhonda V. Cannon executed a certain deed of trust to Delta Title Company, Trustee for the benefit of National Mortgage Co. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 466 at Page 776; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by Instrument dated October 18, 1998 and recorded in Book 1133 at Page 664 and re-recorded in Book 1390 at Page 333 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by Instrument dated October 1, 2001 and recorded in the aforesaid Chancery Clerk's Office in Book 1390 at Page 335; 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, MidFirst 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 expenses of sale.

NOW, THEREFORE, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 16, 2004 offer for sale at public outcry and seal 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 279, SECTION "A-1", SOUTHAVEN SUBDIVISION, IN SECTION 14, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 2, AS PAGES 41 AND 42, IN THE CASE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT, AS PER SURVEY BY TIDWELL SURVEY COMPANY, DATED MARCH 23, 1989.

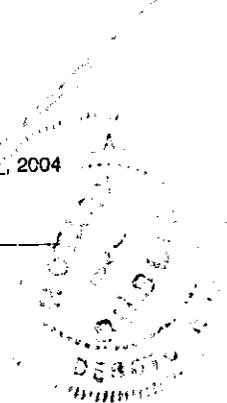
- Volume No. 108 on the 19 day of Dec., 2003
- Volume No. 108 on the 26 day of Dec., 2003
- Volume No. 109 on the 2 day of Jan., 2004
- Volume No. 109 on the 9 day of Jan., 2004
- Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 9 day of Jan., 2004

Judith M. 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 423 words @ .12 \$ 50.76
 - B. 3 subsequent insertions of 1269 words @ .10 \$ 126.90
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 180.66

I WILL CONVEY only such title as vested in me as Substituted Trustee.
 WITNESS MY SIGNATURE on this 28th day of July, 2003.
 J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601) 981-9299
 Publication Dates:
 December 19, 26, January 2, and 9, 2004

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