

STATE MS. - DESOTO CO. SS
SS

STATE OF MISSISSIPPI

Aug 16 10 22 AM '04

John W. Bedenbaugh, Jr.

COUNTY OF DESOTO

K 479 pg 619
CH. CLK.

UPN 0004322053

SUBSTITUTED TRUSTEES DEED

WHEREAS, on August 22, 1997, John W. Bedenbaugh, Jr. and Kelley M. Bedenbaugh, Husband and Wife, executed a Deed of Trust to Bill R. McLaughlin & George V. Kinney, Trustee for the benefit of Union Planters National Bank, which Deed of Trust is filed for record in Book 929 at Page 71 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, NA, f/k/a Union Planters National 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 June 9, 2004, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2008 at Page 472 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, NA to foreclose under the terms of said Deed of Trust, I did on August 12, 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 63, Section "A", KINGSTON ESTATES, situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 38, Page 13 in the office of the Chancery Clerk 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 notices were published on July 22, 29 and August 5, 2004, (a certified copy of which is

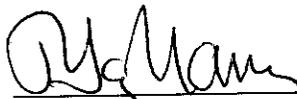
attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Union Planters Bank, NA bid for said property in the amount of \$78,436.00, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, NA and it was declared the purchaser thereof.

WHEREAS, Union Planters Bank, NA 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 Union Planters Bank, NA 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 August 12, 2004.



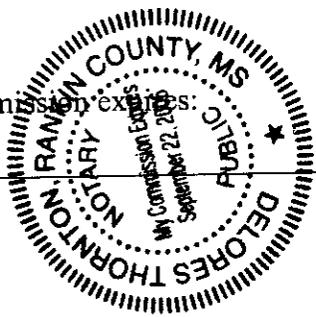
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on August 12, 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.


Notary Public

My commission expires:



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #04-0677

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 63 Sec A, Kingston Estates, Sec 28, T1S, R8W, Horn Lake, DeSoto Co.,
MS

8885 Goodman Road • P.O. Box 1486 • Olive Branch, MS 38654 • 662-895-6220 •
 Fax #662-895-4377 email : lisag@dtribune.com

PROOF OF PUBLICATION

**STATE OF MISSISSIPPI
 COUNTY OF DESOTO**

Personally appeared before me, a Notary Public in and for the said County and State, Dee McLelland,
 The Publisher of the DeSoto County Tribune, a newspaper 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 copy is hereto affixed, has been made in said newspaper for a period of 3
 weeks consecutively, to wit :

Issue: _____, dated the 22nd day of July, 2004.
 Issue: _____, dated the 29th day of July, 2004.
 Issue: _____, dated the 5th day of August, 2004.
 Issue: _____, dated the _____ day of _____.

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

[Signature]
 Publisher

Sworn and subscribed before me, this 5th day of August, 2004.

[Signature]
 Lisa Floyd-Gheorghiu
 Notary Public

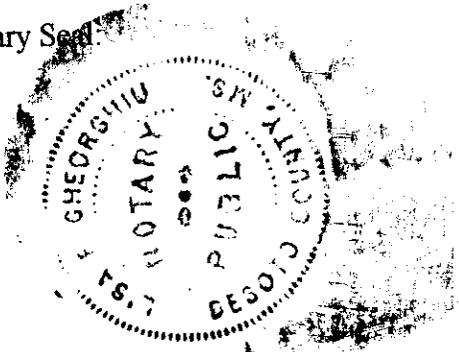
MY COMMISSION EXPIRES
 MARCH 29, 2005

Commission expires: _____

To Shapiro & Massey, word count 379, ran a equivalent
 of three (3) weeks. \$ 121.28, plus \$3.00 for making a proof.

Grand total owed to us \$ 121.28

Notary Seal



SUBSTITUTED TRUSTEE'S NOTICE OF SALE
 WHEREAS, on August 22, 1997, John W. Bedenbaugh, Jr. and Kelley M. Bedenbaugh, Husband and Wife, executed a certain deed of trust to Bill R. McLaughlin & George V. Kinney, Trustee for the benefit of Union Planters National Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 929 at Page 71; and
 WHEREAS, Union Planters Bank, NA, f/k/a Union Planters National Bank, has heretofore substituted J. Gary Massey as Trustee by instrument dated June 9, 2004 and recorded in the aforesaid Chancery Clerk's Office in Book 2008 at Page 472; 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, NA, 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 August 12, 2004 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 63, Section "A", KINGSTON ESTATES, situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 38, Page 13 in the office of the Chancery Clerk of DeSoto County, Mississippi.
 I WILL CONVEY only such title as vested in me as Substituted Trustee.
 WITNESS MY SIGNATURE on this 19th day of July, 2004.
 J. Gary Massey
 SUBSTITUTED TRUSTEE
 3475 Bayberry, Horn Lake
 04-0677/dht
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601) 981-8290
 July 22, 29 and August 5, 2004