

STATE OF MISSISSIPPI

COUNTY OF DESOTO

UPN 495182000

**SUBSTITUTED TRUSTEES DEED**

WHEREAS, on August 5, 2003, Paul Lovell, An Unmarried Person, executed a Deed of Trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1793 at Page 706 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, Regions Bank DBA Regions Mortgage successor by merger to 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 January 3, 2006, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,387 at Page 711 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 Regions Bank DBA Regions Mortgage to foreclose under the terms of said Deed of Trust, I did on February 16, 2006, 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 154, Phase II, Section D, Northwood Hills Subdivision, situated in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 76, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

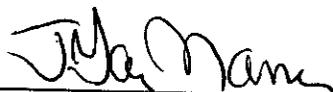
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were

published on January 26, February 2 and 9, 2006, (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, Regions Bank DBA Regions Mortgage bid for said property in the amount of \$148,537.66, which being the highest and best bid, the same was then and there struck off to Regions Bank DBA Regions Mortgage 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 Regions Bank DBA Regions Mortgage the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

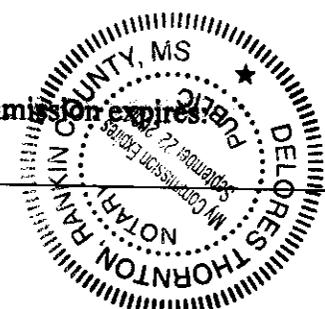
WITNESS MY SIGNATURE, on February 16, 2006.

  
\_\_\_\_\_  
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 February 16, 2006, 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  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
601-981-9299  
S&M #05-1359

GRANTEE'S ADDRESS:

Regions Bank DBA Regions Mortgage  
1900 Charles Bryan AX2  
Cordova, TN 38016  
1-800-322-9903

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 154, Ph II, Sec D, Northwood Hills Sub., Sec 12, T3S, R8W, DeSoto Co., MS



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith 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 3 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**  
WHEREAS, on August 5, 2003, Paul Lovell, An Unmarried Person, executed a certain deed of trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1793 at Page 708; and

WHEREAS, Regions Bank DBA Regions Mortgage successor by merger to 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 January 3, 2006 and recorded in the aforesaid Chancery Clerk's Office in Book 2,387 at Page 711; 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, Regions Bank DBA Regions Mortgage, 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 same 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 February 16, 2006 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 154, Phase II, Section D, Northwood Hills Subdivision, situated in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 76, Pages 4-5, 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 16th day of January, 2006.

J. Gary Massey  
**SUBSTITUTED TRUSTEE**  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299  
1749 Timber Creek Dr. Hernando,  
MS  
05-1359/dm  
Publication Dates:

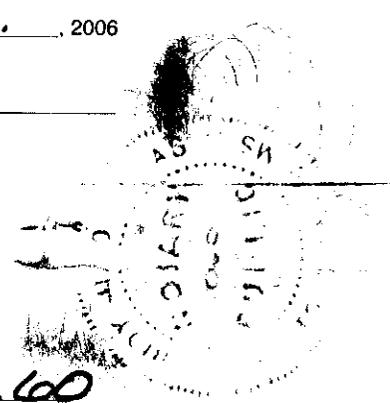
- Volume No. 111 on the 26 day of Jan, 2006
- Volume No. 111 on the 2 day of Feb, 2006
- Volume No. 111 on the 9 day of Feb, 2006
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 7 day of Feb, 2006

BY Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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