

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Martha N. and Jeffrey S. Thomas

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 17, 1991, Jeffrey S. Thomas and wife, Martha N. Thomas executed a Deed of Trust to Donald W. Bond, Trustee for the benefit of NCB Mortgage Corporation, which Deed of Trust is filed for record in Book 542 at Page 724, 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 September 1, 1998 and recorded in Book 1066 at Page 304 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 March 28, 2005, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,187 at Page 767, 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 May 11, 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 92, Lakewood Estates Subdivision, located in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages 49-51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantee

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 April 20, 27, and May 4, 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, Mark S. Knight and Lisa Knight as Joint Tenants with full rights of survivorship bid for said property in the amount of \$92,000.00, which being the highest and best bid, the same was then and there struck off to Mark S. Knight and Lisa Knight as Joint Tenants with full rights of survivorship and (s)he 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 Mark S. Knight and Lisa Knight as Joint Tenants with full rights of survivorship the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

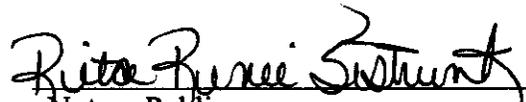
WITNESS MY SIGNATURE, May 11, 2006.



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 May 11, 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
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M # 05-0877

GRANTEE'S ADDRESS:

Mark S. Knight and Lisa Knight as Joint Tenants with full rights of survivorship
1658 Green T
Hernando, MS 38632
662-429-5478
901-287-9916

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 92, Lakewood Estates S/D, Sec 23, T2S, R7W 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 May 17, 1991, Jeffrey S. Thomas and wife, Martha M. Thomas executed a certain deed of trust to Donald W. Bond, Trustee for the benefit of NCB Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 542 at Page 724; and

WHEREAS, said Deed of Trust was subsequently assigned to Midfirst Bank by instrument dated September 1, 1998 and recorded in Book 1086 at Page 304 of the aforesaid Chancery Clerk's office; and

WHEREAS, Midfirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated March 28, 2005 and recorded in the aforesaid Chancery Clerk's Office in Book 2,187 at Page 767; 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 expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 11, 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 92, Lakewood Estates Subdivision, located in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages 49-51, 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 17th day of April, 2006.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
4821 Victoria Drive
Nesbit, MS 38651
JC/05-0877
Publication Dates:

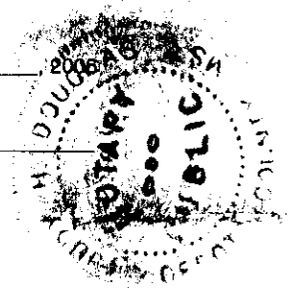
Volume No. 111 on the 20 day of April, 2006
Volume No. 111 on the 27 day of April, 2006
Volume No. 111 on the 4 day of May, 2006
Volume No. _____ on the _____ day of _____, 2006
Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 4 day of May, 2006

BY *Judy H. Douglas*

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



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