

STATE OF MISSISSIPPI

COUNTY OF DESOTO

7/14/06 9:57:36  
BK 533 PG 756  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on or about 14th of November, 1997, DANIEL B. YOUNG and STEPHANIE YOUNG, married, executed a Deed of Trust to Bill R. McLaughlin and Anne B. Davenport, Trustee on behalf of UNION PLANTERS NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, now REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. Beneficiaries, which Deed of Trust is filed for record in Book 950 at page 551, et seq. in the land records in the office of the Chancery Clerk of DeSoto County, First Judicial District, Hernando, Mississippi; and,

WHEREAS, on March 31, 2006, REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., the beneficiary of the above referenced Deed of Trust substituted Jeanna D. Chappell as trustee in place of the original trustee as authorized by said Deed of Trust. Said Substitution of Trustee is recorded in Book 2447 at page 370 in the Office of the Chancery Clerk of the First Judicial District of DeSoto County, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., as the holders of the Promissory Note and Deed of Trust have requested the undersigned Substituted Trustee so to do, I did, on the 19th of May, 2006, by and through Byron R. Mobley, auctioneer, empowered by me to cry such sale, offer for sale at public outcry between the legal hours of 11:00 a.m. and 4:00 p.m., at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash to the highest and best bidder, the following described land and property lying and being situated in the First Judicial District of DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

Lot 2322, Section F, DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 13, Pages 1-5, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

WHEREAS, Jeanna D. Chappell, Substituted Trustee under said Deed of Trust, foreclosed upon the security as provided for in said Deed of Trust, and;

WHEREAS, proper notice of foreclosure was given by publication in The DeSoto Times, a newspaper having general circulation in DeSoto County, Mississippi, having been published on the following dates: April 25, 2006 and May 2, 9, 16, 2006, and by posting one notice at the Courthouse

in the County where the land is situated, in the manner and for the time required by law, and according to said notice, Jeanna D. Chappell, Substituted Trustee, did, by and through Byron R. Mobley, auctioneer, empowered by me to cry such sale on the 19th day of May, 2006, within legal hours, sell at public outcry to the highest and best bidder for cash that certain parcel of real estate held as security under the aforementioned Deed of Trust. The proof of publication of said notice of foreclosure is attached hereto as Exhibit "A" and is made a part of this Deed as if copied herein fully in words and figures.

NOW THEREFORE, in consideration of the premises and the sum of cash in hand paid, FIFTY SEVEN THOUSAND and 00/100ths (\$57,000.00) Dollars receipt of which is hereby acknowledged, Jeanna D. Chappell, Substituted Trustee, does hereby sell and convey to REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., the following described real property to-wit:

Lot 2322, Section F, DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 13, Pages 1-5, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

I hereby convey only such title as was vested in me as Substituted Trustee under the Deed of Trust aforesaid.

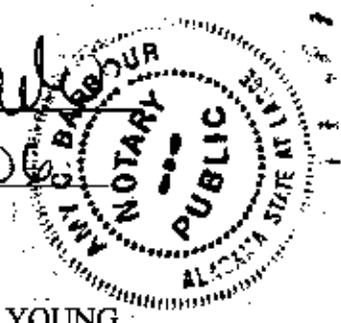
WITNESS MY SIGNATURE, this the 19 day of May, 2006.

*Jeanna D. Chappell*  
\_\_\_\_\_  
Jeanna D. Chappell  
SUBSTITUTED TRUSTEE

STATE OF ALABAMA  
COUNTY OF MOBILE

Personally appeared before me, the undersigned authority in and for the said county and state, within my jurisdiction, the within named, Jeanna D. Chappell, Substituted Trustee, who acknowledged that he/she signed and executed the above and foregoing instrument.

*Amy C. Rosebush*  
\_\_\_\_\_  
NOTARY PUBLIC  
My commission expires: 01/31/10



GRANTORS ADDRESS:

Regions Bank  
215 Forrest Street  
Hattiesburg, MS 39401  
(601) 554-6000

GRANTEE'S ADDRESS:

DANIEL B. YOUNG and STEPHANIE YOUNG  
3590 Shadow Oaks Parkway  
Horn Lake, MS 38637  
(662) 280-7677

Prepared by and Return to:  
Jeanna D. Chappell  
Pierce Ledyard, P.C.  
P.O. Box 161389  
Mobile, AL 36616  
(251) 338-1300  
861/18502

# 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 \_\_\_\_\_ consecutive times, as follows, to-wit:

STATE OF MISSISSIPPI,  
 COUNTY OF Desoto  
 SUBSTITUTED TRUSTEES  
 NOTICE OF SALE

WHEREAS, on or about 16th of November, 1997, DANIEL B. YOUNG and STEPHANIE YOUNG, married, executed a Deed of Trust to Bill R. McLaughlin and Anne B. Devenport, Trustees on behalf of UNION PLANTERS NATIONAL BANK A NATIONAL BANKING ASSOCIATION now REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. Beneficiaries, which Deed of Trust is filed for record in Book 650 at page 561 et seq. in the land records in the office of the Chancery Clerk of DeSoto County, Hernando, Mississippi, and

WHEREAS, on March 31, 2006, REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., the beneficiary of the above referenced Deed of Trust substituted Jeanne D. Chappell as trustee in place of the original trustee as authorized by said Deed of Trust. Said Substitution of Trustee is recorded in Book 2447 at page 370 in the Office of the Chancery Clerk of the First Judicial District of DeSoto County, Hernando, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and REGIONS BANK, as the holders of the Promissory Note and Deed of Trust have requested the undersigned Substituted Trustee as to do, I will, on 19th of May, 2006 offer for sale at public outcry between the legal hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, Hernando, Mississippi, and being more particularly described as follows, to-wit:

Lot 2322, Section F, DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 13, Pages 1-5, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 18th day of April 2006.

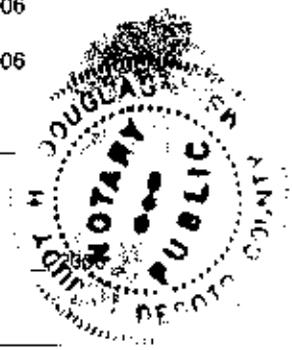
At Jeanne D. Chappell  
 Jeanne D. Chappell  
 Substituted Trustee  
 Phyllis Ladner, P.C.  
 P.O. Box 141366  
 Mobile, Alabama 36616  
 (251) 554-1300  
 PUBLISHED: April 25, 2006 and May 2, 9, 16, 2006

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 Volume No. 111 on the 2 day of May, 2006  
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 Volume No. 111 on the 16 day of May, 2006  
 Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 12 day of July

BY Judith 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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