

STATE OF MISSISSIPPI
COUNTY OF DESOTO

0495114090
Cheryl Brewer

SUBSTITUTED TRUSTEES DEED

WHEREAS, on June 5, 2003, Cheryl Brewer, 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 1742 at Page 653 and re-recorded in Book 1861 at Page 500, 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 February 16, 2006, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,414 at Page 96, 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 June 15, 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 9, Devon Park P.D., Phase I, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 75, Pages 47-48 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 May 25, June 1, and 8, 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,

Grantee

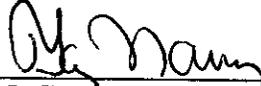
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Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Hiram Agner bid for said property in the amount of \$100,970.04, which being the highest and best bid, the same was then and there struck off to Hiram Agner and 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 Hiram Agner the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, June 15, 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 June 15, 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 # 06-0111

GRANTEE'S ADDRESS:

Hiram Agner
5330 Highway 301 North
Horn Lake, MS 38637
901-359-3808

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 9, DEVON PARK P.D., PHASE I, S22, T1S, R6W, 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 June 5, 2006, Cheryl Brewer, an unwanted person executed a certain deed of trust to Ernest 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 1742 at Page 653 rerecorded in Book 1861 at Page 500; and

WHEREAS, Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank, N.A. has heretofore substituted J. Gary Massey as Trustee by instrument dated February 16, 2006 and recorded in the aforesaid Chancery Clerk's Office in Book 2,414 at Page 96; 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 successor by merger to Union Planters Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute a deed conveying land and property in connection with the terms of said deed of trust, and the terms of said deed of trust, 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 June 15, 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 9, Devon Park P.D., Phase I, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 76, Pages 47-48 in the office of the Chancery Clerk of DeSoto County, Mississippi.

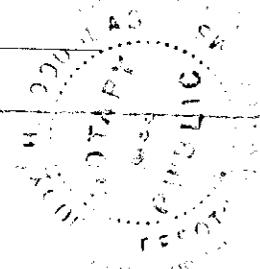
- Volume No. 111 on the 25 day of May, 2006
- Volume No. 111 on the 1 day of June, 2006
- Volume No. 111 on the 8 day of June, 2006
- Volume No. _____ on the _____ day of _____, 2006
- Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 8 day of June, 2006

BY Judy H. Douglas

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



- A. Single first insertion of 395 words @ .12 \$ 47.40
 - B. 2 subsequent insertions of 790 words @ .10 \$ 79.00
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 129.40

I WILL CONVEY only such title as vested in me as Substituted Trustee.
WITNESS MY SIGNATURE on this 18th day of May, 2006.
J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
8438 Clubview Dr
Olive Branch, MS 38654
DM/06-0111
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