

SUBSTITUTE TRUSTEE'S DEED

(Tucker Ridge)

WHEREAS, on December 28, 2005, Andrada Builders, Inc., executed a Construction Deed of Trust to Thomas F. Baker, IV, Trustee, on certain real property situated in DeSoto County, Mississippi, to secure a debt of Andrada Builders, Inc. in the original principal amount of \$172,000.00 (the "Note") owed to First Tennessee Bank National Association ("First Tennessee") which Deed of Trust is recorded in Book 2,390 at Page 254 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi (the "Deed of Trust), said Deed of Trust being incorporated herein by reference;

WHEREAS, First Tennessee is the true and lawful owner and holder of the Note which is secured by the Deed of Trust and other liens (the "Debt");

WHEREAS, by Appointment of Substitute Trustee recorded in Trust Book 2,824, page 653 in the DeSoto County, Mississippi, Chancery Court Clerk's office, First Tennessee, exercising its authority as such owner and holder, appointed R. Spencer Clift, III, as Substitute Trustee under the Deed of Trust; and

WHEREAS, default was made in the payment of the Debt and obligations secured by said Deed of Trust, and First Tennessee, as the owner and holder of the Debt, declared the entire balance due and payable and instructed the undersigned Trustee to foreclose said Deed of Trust in accordance with its terms and provisions;

WHEREAS, the undersigned Substitute Trustee did, in compliance with the provisions of said Deed of Trust and the laws of the state of Mississippi did advertise said sale of the property in The DeSoto Times Today, a newspaper published in DeSoto County, Mississippi, in the issues of December 6, December 13, December 20, and December 27, 2007, as more fully shown by the original Proof of Publication, which is attached hereto as Exhibit A and is made a part hereof as if copied in full herein, and by posting a copy of the Notice of Substitute Trustee's Sale at the DeSoto County Courthouse in Hernando, Mississippi, on December 5, 2007, said sale having been advertised for Friday, the 28th day of December, 2007, at 12:00 noon at the East entrance of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi; and

WHEREAS, between the legal hours of 11:00 a.m. and 4:00 p.m. on Friday, December 28, 2007, being the time and at the East entrance of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi, being the place mentioned in said advertisement, the undersigned, as Substitute Trustee, did offer for sale and sold the said property;

WHEREAS, said sale was made subject to prior liens and encumbrances of record, including liens of real estate taxes, any applicable restrictions, building liens, and easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and any dedication of roads affecting the property and any governmental zoning and subdivision ordinances or regulations in effect; and any prior or superior liens, judgment, deeds of trust or other interests of record.

WHEREAS, the highest and best bid for said property was then and there made on behalf of First Tennessee Bank National Association in the amount of Seventy Eight Thousand and 00/100 Dollars (\$78,000.00) for said property, which bid was then and there accepted by R. Spencer Clift, III, as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, R. Spencer Clift, III as Substitute Trustee, has bargained and sold, and does by these presents, bargain, sell, and convey unto First Tennessee Bank National Association ("Grantee"), the property advertised and sold as hereinabove recited, and more particularly described in and situated in the State of Mississippi, DeSoto County, and is described as follows:

Lot 18, Tucker Ridge Subdivision, located in Sections 12, Township 2 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 80, Pages 20-22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

*preparer
sw*

Being the same property conveyed to Andrada Builders, Inc. by Warranty Deed from Goodman 301, LLC recorded December 3, 2004, of record at Book 488, page 110 in the DeSoto County, Mississippi, Chancery Court Clerk's office.

TO HAVE AND TO HOLD, unto Grantee, Grantee's successors, heirs, and assigns, the same together with all hereditaments and appurtenances belonging or appertaining thereto and further SUBJECT to the following::

1. Any unpaid taxes against the property; and
2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and
3. Any dedication of roads affecting the property and any governmental zoning and subdivision ordinances or regulations in effect; and
4. Any prior or superior liens, judgment, deeds of trust or other interests of record.

The undersigned Grantor as Substitute Trustee believes the title hereby conveyed to be good except for prior liens of record, including without limitation those described hereinabove, and including any prior liens for taxes, and any applicable restrictions, building lines and easements, but warrants same against the lawful claims of all persons claiming by, through and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described instruments, AND NO FURTHER OR OTHERWISE.

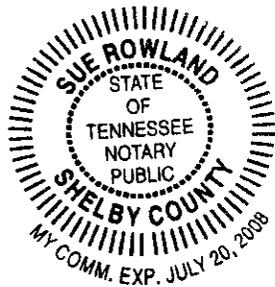
IN WITNESS WHEREOF, the said R. Spencer Clift, III, as Substitute Trustee, has hereunto set his hand as of this 26th day of December, 2007.

By: R. Spencer Clift III
R. Spencer Clift, III, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally came and appeared before me, the undersigned Notary Public in and for said State and County duly commissioned and qualified, R. Spencer Clift, III, Substitute Trustee, with whom I am personally acquainted, and who acknowledged to and before me that he executed the foregoing instrument of the day and year therein mentioned and for the purposes therein contained.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this, the 28th day of December, 2007.



Sue Rowland
Notary Public
My Commission expires: 7/20/08

PROPERTY OWNER &
MAIL TAX NOTICE TO:
(Grantee) First Tennessee Bank National Association
Special Assets Department
165 Madison Avenue – MO-1
Memphis, TN 38103
(901) 523-4130

SUBSTITUTE TRUSTEE:
(Grantor) R. Spencer Clift, III
Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.
Suite 2000
165 Madison Ave.
Memphis, TN 38103
(901) 526.2000

PREPARED BY
AND RETURN TO: R. Spencer Clift, III
Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.
Suite 2000
165 Madison Ave.
Memphis, TN 38103
(901) 526.2000

TAX PARCEL NO.: 2091 1201 0 00018 00

INDEXING
INSTRUCTIONS: Lot 18, Tucker Ridge Subdivision, Section 12, Township 2
South, Range 9 West, DeSoto County, Mississippi

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 4 consecutive times, as follows, to-wit:

NOTICE OF SUBSTITUTE TRUSTEES

(Trustee Under Substitution)
 WHEREAS, on December 28, 2006, **Andreas Builders, Inc.**, executed a Construction Deed of Trust to **Thomas F. Baker, IV**, Trustee, on certain real property situated in DeSoto County, Mississippi, to secure a debt of **Andreas Builders, Inc.** in the original principal amount of \$172,000.00 (the "Note") owed to **First Tennessee Bank National Association** ("First Tennessee") which Deed of Trust is recorded in Book 2,900 at Page 254 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi (the "Deed of Trust"); said Deed of Trust being incorporated herein by reference.

WHEREAS, **First Tennessee** is the true and lawful owner and holder of the Note which is secured by the Deed of Trust and other liens (the "Debt");

WHEREAS, by appointment of Substitute Trustee recorded in Trust Book 2,904, page 625 in the County of DeSoto, Mississippi, Chancery Court Clerk's office, **Phil Tennessee**, exercising its authority as such owner and holder, appointed **R. Spencer Cih, III**, as Substitute Trustee under the Deed of Trust;

WHEREAS, **Spencer Cih, III** has been made in the payment of Debt and obligations secured by said Deed of Trust and the other liens, and **First Tennessee**, as the owner and holder of the Debt has declared the entire balance due and payable and has instructed the undersigned Trustee to foreclose said Deed of Trust in accordance with its terms and provisions;

NOW, THEREFORE, by the authority vested in me as Trustee under said instruments, I will on Friday the 28th day of December, 2007, at 12:00 noon at East entrance of the DeSoto County Courthouse, 2525 Highway 90 South, Hernando, Mississippi, offer for sale and sell at public auction to the highest and best bidder for cash the property therein conveyed which is located in the County of DeSoto, State of Mississippi.

Lot 18, 1st tier Block 12 subdivision, located in Sections 12, Township 2 South, Range 9 West, DeSoto County, Mississippi, as recorded in the Book 2,904, page 625 in the office of the Chancery Clerk of DeSoto County, Mississippi.

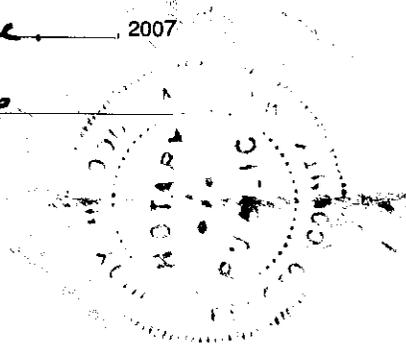
- Volume No. 112 on the 6 day of Dec., 2007
- Volume No. 112 on the 13 day of Dec., 2007
- Volume No. 112 on the 20 day of Dec., 2007
- Volume No. 112 on the 27 day of Dec., 2007
- Volume No. _____ on the _____ day of _____, 2007
- Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 27 day of Dec., 2007

BY *Juan A. Carreras*

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



- A. Single first insertion of 708 words @ .12 \$ 84.96
- B. 3 subsequent insertions of 2124 words @ .10 \$ 212.40
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 300.36

Exhibit A

Being the same property conveyed to Andrew Sullivan, Inc. by Warranty Deed from Deedman 301, LLC recorded December 3, 2004, of record at Book 488, page 110 in the DeSoto County, Mississippi, Chancery Court Clerk's office.

Said property is known as 4725 Dillon Road, Walls, DeSoto County, Mississippi, 38680 but such address or designation is not a part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control. Said sale shall be made for cash to the highest and best bidder in cash subject to the following:

1. Any taxes, liens against the property;
2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and
3. Any dedication of roads affecting the property and any governmental zoning and subdivision ordinance or regulations in effect; and
4. Any prior or superior liens, judgment, deeds of trust or other interests of record.

First Tennessee reserves the right to retain any escrows, reserves, security deposits, or other funds or monies to payment of taxes due to such the same in accordance with the laws and provisions of the Deed of Trust and related documents.

The right is reserved to adjourn the day of sale to another day and time without further publication and in accordance with the provisions of said Deed of Trust and the day and time and place of sale set forth above.

The failure of any high bidder to pay the purchase price and close this sale immediately shall at the option of the Trustee, be cause for rejection of the bid. The proceeds derived from the sale of the property will be applied as provided for in said Deed of Trust and are made a part hereof as if set forth verbatim herein.

This Notice of Sale has been posted and published in accordance with Miss. Code Ann. § 89-1-55 and any provisions of the Deed of Trust affecting same beginning December 6, 2007.

/s/ R. Spencer Cline, III
BARGER, DONELSON, BEARMAN,
CALDWELL & BERKOWITZ,
P.C.

Suite 2000
105 Madison Avenue
Memphis, Tennessee 38103

Published: December 6,
December 13, December 20,
and December 27, 2007