

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SUBSTITUTED TRUSTEES DEED

WHEREAS, on April 4, 2005, Dennis L. Defir and Wife Sandy L. Defir as Joint Tenants, executed a Deed of Trust to Jeffrey McEvoy, Attorney At Law, Trustee for the benefit of First Choice Mortgage Services, LLC, which Deed of Trust is filed for record in Book 2,200 at Page 651 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, N.A. by instrument dated April 11, 2005 and recorded in Book 2,200 at Page 660 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Regions Bank d/b/a Regions Mortgage successor by merger to Union Planters Bank, N.A., 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 July 29, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,931 at Page 521 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 d/b/a Regions Mortgage, to foreclose under the terms of said Deed of Trust, I did on September 11, 2008, 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, located at 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 342, Phase IV-A, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Shapiro

Being the same property conveyed to Grantors herein by Warranty Deed of record at Book 363, Page 8, dated 11-9-1999, filed for record 11-16-1999, in the office of the Chancery Clerk of DeSoto County, Mississippi.

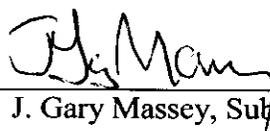
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in DESOTO TIMES TODAY, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on August 21, 28, and September 4, 2008, (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 d/b/a Regions Mortgage, bid for said property in the amount of \$142,797.89, which being the highest and best bid, the same was then and there struck off to Regions Bank d/b/a Regions Mortgage, and it was declared the purchaser thereof.

WHEREAS, Regions Bank d/b/a Regions Mortgage, has requested transfer and assignment of its bid to the EverHome Mortgage Company and has authorized the undersigned to convey the property described above to EverHome Mortgage Company; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of Regions Bank d/b/a Regions Mortgage, as the highest and best bidder to EverHome Mortgage Company pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto EverHome Mortgage Company the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on September 11, 2008.



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 this the Eleventh day of September, 2008, 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.

Carrie G. Fondren
Notary Public

My commission expires:



GRANTOR'S ADDRESS:

J. Gary Massey, Substituted Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299
S&M #08-101108

GRANTEE'S ADDRESS:

Everhome Mortgage Company F/K/A Alliance Mortgage Company
8100 Nations Way
Jacksonville, Florida 32256
800-669-7724

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299

INDEX: Lot 342, Phase IV-A, Sec. K, Kentwood Sub., Sec. 3, T-2-S, R-8-W, 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

On April 4, 2006, Doreen L. Smith and Wanda Sandy L. Dale as joint tenants executed a certain deed of trust to Jeffrey McEvoy, Attorney At Law, in and for the State of First Choice Mortgage Services, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,200 at Page 651; and WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, N.A. by instrument dated April 11, 2006 and recorded in Book 2,200 at Page 680 of the aforesaid Chancery Clerk's office; and WHEREAS, Regions Bank, a/k/a Regions Mortgage, successor by merger to Union Planters Bank, N.A. has heretofore substituted J. Gary Massey as Trustee by instrument dated July 20, 2006 and recorded in the aforesaid Chancery Clerk's Office in Book 2,931 at Page 521; 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, a/k/a Regions Mortgage, as Trustee, in and for the honor 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on September 11, 2006, at 10:00 a.m. sell at public auction, with the right to bid, the following described property shown in DeSoto County, State of Mississippi, to-wit:

Lot 1, Block 10, "Sunset Woods", a subdivision located in the Parish of West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

315 Lusher St

- Volume No. 113 on the 21 day of Aug., 2008
- Volume No. 113 on the 26 day of Aug., 2008
- Volume No. 113 on the 4 day of Sept., 2008
- Volume No. _____ on the _____ day of _____, 2008
- Volume No. _____ on the _____ day of _____, 2008
- Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 4 day of Sept., 2008

By Judy A. 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 460 words @ .12 \$ 55.20

B. 2 subsequent insertions of 920 words @ .10 \$ 92.00

Being the same property conveyed to Grantors herein by Warranty Deed of record at Book 263, Page 6, dated 11-6-1998, filed for record 11-16-1998, in the office of the Chancery Clerk of DeSoto County, Mississippi. EE: \$ 150.20

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 13th day of August, 2008.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1915 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299
2845 South Avon Drive
Hernando, MS 38632
08-10-08
August 21, 2008 and September 4, 2008

ando, MS 38632 • 662.429.6397 • Fax: 662.429.5229