

**PREPARED BY AND RETURN TO:**

**Gilder, Howell & Associates, PA**  
**230 Goodman Road, Building 2, Suite 100**  
**Southaven, Mississippi 38671**  
**(662) 349-2092**

**Indexing Instructions: 104, 117, 122, and**  
**126, Southcreek Subdivision**

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on June 10, 2007, Dixon Company, LLC, a Tennessee Limited Liability Company, executed a Construction Deed of Trust to M. Anderson Cobb, Jr., Trustee, for the use and benefit of Community Mortgage Corporation, which Deed of Trust was recorded July 6, 2007, in Trust Deed Book 2750, Page 78, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid Community Mortgage Corporation, the holder of said Deed of Trust and Note secured thereby, substituted Jamie W. Howell, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated November 7, 2008, and recorded in the Office of the Chancery Clerk on November 12, 2008 in Book 2966, Page 191; 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, expense 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 Community Mortgage Corporation to foreclose under the terms of said Deed of Trust, I did, on December 26, 2008, during legal hours, being between 11:00 a.m. and 4:00 p.m., at the East door of the DeSoto County Courthouse in 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:

**Lots 104, 117, 122 and 126, Southcreek Place Subdivision, situated in Section 19, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Pages 7-9, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

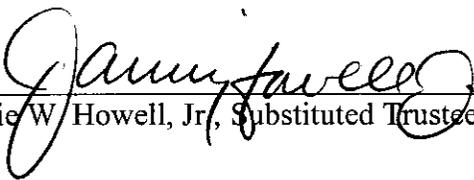
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto Times-Tribune, a newspaper published in DeSoto

County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published December 4, 2008, December 11, 2008, December 18, 2008 and December 25, 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 door of the DeSoto County Courthouse in Hernando, Mississippi, said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said sale, Community Mortgage Corporation bid for said property in the amount of \$574,327.14, which being the highest and best bid, the same was then and there struck off to Community Mortgage Corporation and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I Jamie W. Howell, Jr., the undersigned Substituted Trustee, do hereby sell and convey unto **Community Mortgage Corporation**, the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

Witness my signature, this the 26<sup>th</sup> day of December, 2008.

  
\_\_\_\_\_  
Jamie W. Howell, Jr., Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 26<sup>th</sup> day of December, 2008, within my jurisdiction, the within named Jamie W. Howell, Jr., who acknowledged that he is Substituted Trustee and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

  
\_\_\_\_\_  
Notary Public

My Commission Expires:



Grantee:  
Community Mortgage Corp.  
142 Timber Creek Drive  
Cordova, TN 38018  
Phone: (901) 759-4337  
Home: N/A

Grantor:  
Jamie W. Howell, Jr., Trustee  
Post Office Box 193  
Southaven, MS 38671  
Phone: (662) 349-2889  
Home: N/A

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# DESOTO TIMES-TRIBUNE

## 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-Tribune, 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:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**  
 WHEREAS, on March 1, 2007, then known as U.S. a Home Loans Limited Liability Company, entered a Conveyance Deed of Trust to M. Howland Clark, Jr., Trustee, for the use and benefit of Community Mortgage Corporation, which Deed of Trust was recorded March 20, 2007, in Trust Deed Book 2862, Page 330, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid Community Mortgage Corporation, the holder of said Deed of Trust, and Note secured thereby, substituted Jamie W. Howell, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated November 7, 2008, and recorded in the Office of the Chancery Clerk on November 12, 2008 in Book 2960, Page 191; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby, having been delinquent in its due and payable in accordance with the terms of said Deed of Trust, and the legal terms of said instrument;

Community Mortgage Corporation, having authorized the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder together with attorney's fees, Substituted Trustee's fees, and expense of sale;

NOW, THEREFORE, I, Jamie W. Howell, Jr., Substituted Trustee, in said Deed of Trust will, on the 28th day of December, 2008, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours, between 11:00 a.m. and 4:00 p.m., at the first floor of the DeSoto County Courthouse, in Hernando, Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, Substituted Trustee's fees, and expense of sale;

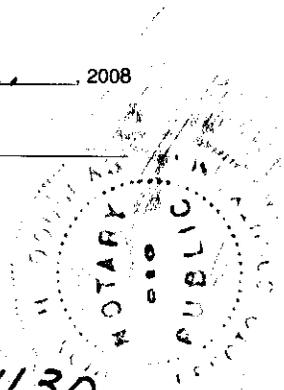
- Volume No. 113 on the 4 day of Dec., 2008
- Volume No. 113 on the 11 day of Dec., 2008
- Volume No. 113 on the 18 day of Dec., 2008
- Volume No. 113 on the 25 day of Dec., 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Diane Smith

Sworn to and subscribed before me, this 26 day of Dec., 2008

BY Judy A. Owens

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



A. Single first insertion of 371 words @ .12 \$ 44.52

B. 3 subsequent insertions of 1113 words @ .10 \$ 111.30

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 158.82

I, \_\_\_\_\_, Clerk of DeSoto County, Mississippi, do hereby certify that the foregoing is a true and correct copy of the original as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi.

Witness my signature, this \_\_\_\_\_ day of \_\_\_\_\_, 2008.

Jamie W. Howell, Jr., Substituted Trustee