

This instrument prepared  
by and return to:  
W. Joseph Aldridge  
Baskin McCarroll, McCaskill Aldridge and Campbell.  
P.O. Box 190  
Southaven, MS 38671-0190  
(662) 349-0664  
File No.: 909012

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on the 27th day of November, 2006, Trust Homes, LLC, an Arkansas limited liability company, made and executed a certain Deed of Trust conveying to Lawrence W. Murff, as Trustee, certain property hereinafter fully set forth and described for the purpose of securing the debt and obligations therein described, which Deed of Trust appears of record in the office of the Chancery Court Clerk of DeSoto County, Mississippi, at Trust Deed Book 2620, Page 553; and

WHEREAS, the owner of the indebtedness secured by said Deed of Trust having properly appointed Jeffrey S. McCaskill and W. Joseph Aldridge as Substitute Trustees to act in the place and stead of Lawrence W. Murff, as Trustee, as provided in said Deed of Trust, by instrument recorded in the office of the Chancery Court Clerk of DeSoto County, Mississippi, at Trust Deed Book 2990, Page 77; and

WHEREAS, in accordance with said request and terms of said Deed of Trust, the property was advertised for sale in The DeSoto Times, a daily newspaper published in DeSoto County County, Mississippi, for twenty-one (21) days, such advertisement appearing in said newspaper on February 12, 2009, February, 19, 2009, February 26, 2009 and March 5, 2009, (an example of such publication attached hereto as Exhibit A) and giving the time, terms, place of sale and description of the property and simultaneously delivered to and posted by the DeSoto County Clerk as evidenced by the attached stamped copy as Exhibit B; and

WHEREAS, in an effort to maximize participation and bidding, notice was given to the tenants and all subordinate lien holders known to the substitute trustees, in the forms attached hereto

WHEREAS, at twelve o'clock noon on the 6th day of March, 2009 on the steps of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi, the said property was offered for sale at public outcry to

the highest and best bidder for cash, at which sale the property was struck off and sold to Trust One Bank, at and for the sum of One Hundred Eighty-seven Thousand Two Hundred and 00/100 Dollars (\$187,200.00), that being the highest bid offered; and

WHEREAS, Trust One Bank has complied with the terms of its bid.

NOW, THEREFORE, the undersigned, Jeffrey S. McCaskill and W. Joseph Aldridge, as Substitute Trustees, hereby bargain, sell and convey unto the said Trust One Bank the property advertised and sold as herein above recited, situated and being in Shelby County, Tennessee, and being more particularly described as follows, to-wit:

Situated in the County DeSoto County Mississippi:

Lot 99, Lauderdale Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 99, Page 46, in the Chancery Clerk's Office of DeSoto County, Mississippi.

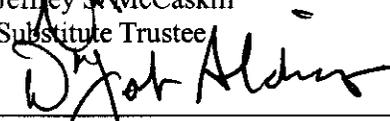
TO HAVE AND TO HOLD unto the said Trust One Bank, its heirs, successors and assigns in fee simple forever.

The sale is subject to all matters shown on any applicable recorded plat or plan; any unpaid taxes, interest and penalty which exist as a lien against said property (said taxes shall not be prorated); any restrictive covenants, easements or set back lines that may be applicable; any equitable or statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any federal, state or local governmental agency; rights or claims of parties in possession; and any filed or unfiled liens, adverse claims or encumbrances that may exist against the property which have priority over the Deed of Trust under which the foreclosure was held.

And the said Jeffrey S. McCaskill and W. Joseph Aldridge, Substitute Trustees, hereby warrant the title to the above-described property against the lawful claims of all persons claiming the same by, through or under them, as such Substitute Trustees, but not further or otherwise.

WITNESS the signature of the undersigned, Jeffrey S. McCaskill and W. Joseph Aldridge, Substitute Trustees, this the 6th day of March, 2009.

  
 \_\_\_\_\_  
 Jeffrey S. McCaskill  
 Substitute Trustee

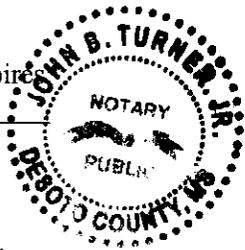
  
 \_\_\_\_\_  
 W. Joseph Aldridge  
 Substitute Trustee

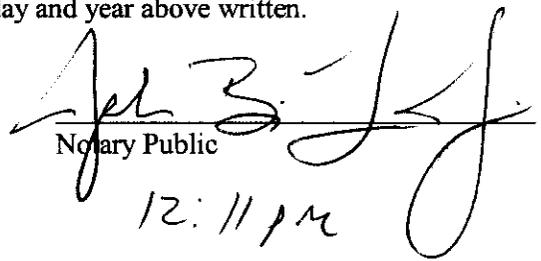
STATE OF MISSISSIPPI  
COUNTY OF DESOTO

On this 6th day of March, 2009, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Jeffrey S. McCaskill and W. Joseph Aldridge, Substitute Trustees, to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

My Commission Expires \_\_\_\_\_



  
 \_\_\_\_\_  
 Notary Public  
 12:11 p.m.

ADDRESS OF GRANTOR:  
P.O. Box 190  
Southaven, MS 38671  
Work: 662-349-0664  
Home: N/A

ADDRESS OF GRANTEE:  
1715 Aaron Brenner Dr.  
Memphis, TN 38120  
Work: 901-759-3543  
Home: N/A

# 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:

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS on November 27, 2008, Trust Names, LLC, executed a Deed of Trust to Lawrence W. Murf, Trustee for the benefit of Trust One Bank, which Deed of Trust is recorded in Deed of Trust Book 2820, at Page 553, in the office of the Chancery Clerk of DeSoto County, State of Mississippi; and

WHEREAS on February 2, 2009, the holder of said Deed of Trust substituted and appointed W. Joseph Aldridge and Jeffrey S. McCaskill as Trustees in said Deed of Trust by Instrument recorded in Book 2990, at Page 77, in the office of the Chancery Clerk of DeSoto County, State of Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the separate note dated November 27, 2008, in the principal amount of \$249,800.00 secured thereby, and the legal holder of said indebtedness, Trust One Bank, having requested the undersigned Substitute Trustees to enclose 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, Substitute Trustee's fees and expenses of sale;

NOW, THEREFORE, WE, Jeffrey S. McCaskill, and W. Joseph Aldridge Substitute Trustees in said Deed of Trust, will on the 8th day of March, 2009, offer for sale at public outcry to the highest bidder for cash, and will 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, Mississippi, at Hernando, Mississippi, the following described real property situated and lying in the County of DeSoto, State of Mississippi, to-wit:

Lot 99, Landlord's Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 96, Page 46, in the Chancery Clerk's Office of DeSoto County, Mississippi.

We will convey only such title as is vested in me as Trustees.  
WITNESS OUR SIGNATURES, this the 8th day of February, 2009.

- Volume No. 114 on the 12 day of Feb., 2009
- Volume No. 114 on the 19 day of Feb., 2009
- Volume No. 114 on the 26 day of Feb., 2009
- Volume No. 114 on the 5 day of Mar., 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

/s/ Jeffrey S. McCaskill  
JEFFREY S. McCASKILL  
Substitute Trustee  
/s/ W. Joseph Aldridge  
W. JOSEPH ALDRIDGE  
Substitute Trustee  
Attest:  
W. E. Davis, Chancery Clerk  
DeSoto County, Mississippi  
CONTACT:  
W. Joseph Aldridge  
Baskin, McCarroll, McCaskill,  
Aldridge & Campbell, P.A.  
P.O. Box 199  
Southaven, MS 38671  
662-348-0884  
File No.: 000012  
PUBLISH:  
February 12, 2009  
February 19, 2009  
February 26, 2009  
March 5, 2009

*Diane Smith*

Sworn to and subscribed before me, this 5 day of Mar., 2009

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



- A. Single first insertion of 403 words @ .12 \$ 48.36
  - B. 3 subsequent insertions of 1209 words @ .10 \$ 120.90
  - C. Making proof of publication and deposing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 172.26



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WHEREAS on February 2, 2009, the holder of said Deed of Trust substituted and appointed W. Joseph Aldridge and Jeffrey S. McCaskill as Trustees in said Deed of Trust by instrument recorded in Book 2990, at Page 77, in the office of the Chancery Clerk of DeSoto County, State of Mississippi; and

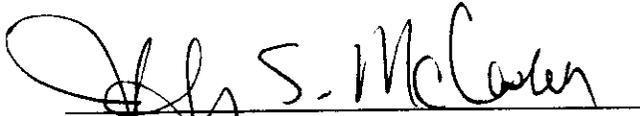
WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the separate note dated November 27, 2006, in the principal amount of \$249,600.00 secured thereby, and the legal holder of said indebtedness, Trust One Bank, having requested the undersigned Substitute Trustees to 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, Substitute Trustee's fees and expenses of sale;

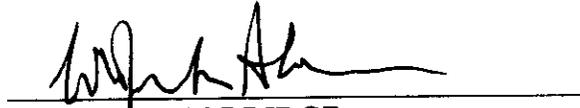
NOW, THEREFORE, WE, Jeffrey S. McCaskill, and W. Joseph Aldridge Substitute Trustees in said Deed of Trust, will on the 6th day of March, 2009, offer for sale at public outcry to the highest bidder for cash, and will sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, at Hernando, Mississippi, the following described real property situated and lying in the County of DeSoto, State of Mississippi, to-wit:

Lot 99, Lauderdale Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 99, Page 46, in the Chancery Clerk's Office of DeSoto County, Mississippi

We will convey only such title as is vested in me as Trustees.

WITNESS OUR SIGNATURES, this the 9<sup>th</sup> day of February, 2009.

  
JEFFREY S. McCASKILL  
Substitute Trustee

  
W. JOSEPH ALDRIDGE  
Substitute Trustee

Posted at the DeSoto County Courthouse this, the \_\_\_\_ day of \_\_\_\_\_,  
2009.

Attest:

W. E. Davis, Chancery Clerk  
DeSoto County, Mississippi

By: \_\_\_\_\_ D.C.

PUBLISH: February 12, 2009  
February 19, 2009  
February 26, 2009  
March 5, 2009

*DeSoto Times*

CONTACT: W. Joseph Aldridge  
Baskin, McCarroll, McCaskill, Aldridge & Campbell, P.A.  
P.O. Box 190  
Southaven, MS 38671  
662-349-0664



## LAW OFFICES

**Baskin, McCarroll,  
McCaskill, Aldridge & Campbell**  
A Professional Association

Post Office Box 190  
Southaven, Mississippi 38671  
662-349-0664  
Facsimile 662-349-2432

Andrea D. McNeil  
\* ^ John B. Turner, Jr.  
Rhonda M. Landrum

(Of Counsel)  
\* Robert H. Harper

\* Also Licensed in Tennessee  
^ Also Licensed in Alabama

William A. Baskin (1956-2005)  
John R. McCarroll, III \*  
Jeffrey S. McCaskill \*  
W. Joseph Aldridge \*  
Billy C. Campbell, Jr. \*

W. Joseph Aldridge  
[jaldridge@baskinmccarroll.com](mailto:jaldridge@baskinmccarroll.com)

January 30, 2009

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

Trust Homes, LLC  
Mr. Kenneth Burden  
6113 Friendly Hope Cove  
Jonesboro, AR 72404

Re: *Secured Promissory Note to Trust One Bank dated November 27, 2006  
for \$209,600.00 Loan # 17600868/10 (Lot 44, Lauderdale Estates)  
Secured Promissory Note to Trust One Bank dated November 27, 2006  
for \$249,600.00 Loan #17600868/11 (Lot 46 Lauderdale Estates,)  
Secured Promissory Note to Trust One Bank dated November 27, 2006  
for \$212,000.00 Loan #17600868/12 (Lot 48, Lauderdale Estates)  
Secured Promissory Note to Trust One Bank dated November 27, 2006  
for \$228,800.00 Loan #17600868/13 (Lot 98, Lauderdale Estates)  
Secured Promissory Note to Trust One Bank dated November 27, 2006  
for \$249,600.00 Loan #17600868/14 (Lot 99, Lauderdale Estates)*

Dear Mr. Burden:

Our firm has been retained by Trust One Bank and the purpose of this letter is to notify you that Trust Homes, LLC is in Default under the terms and conditions of the Promissory Notes executed on November 27, 2006, in the original principal amounts and current balances as follows:

Loan	Original Amount	Current Principal	Interest Charges And Fees
Loan #17600868/10	\$209,600.00	\$209,600.00	\$2,383.39
Loan #17600868/11	\$249,600.00	\$257,088.88	\$9,572.86
Loan #17600868/12	\$212,000.00	\$212,000.00	\$8,127.05
Loan #17600868/13	\$228,800.00	\$228,698.30	\$2,494.27
Loan #17600868/14	\$249,600.00	\$249,600.00	\$9,898.77

The Default includes the failure to pay Principal and Interest Payments which are now past due.

We have been instructed to commence foreclosure proceedings and will commence publication to do so during the week of February 2. In addition, under the terms of assignments of rents securing the aforementioned notes, we are notifying the tenants to make payment to the Lender as acquittance for sums due you under the leases. We will be available for discussions with you during the foreclosure notice period.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

If you do not understand this letter, or have additional questions regarding your rights to reinstate or other matters relative to this foreclosing proceeding, you are urged to seek separate legal counsel.

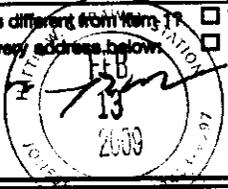
Sincerely,

BASKIN, MCCARROLL, MCCASKILL,  
ALDRIDGE & CAMPBELL, P.A.

*W. Joseph Aldridge / cr*

W. JOSEPH ALDRIDGE

WJA/cr

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ONLY IF NEEDED
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature <span style="float: right;"><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</span></p> <p>B. Received by (Printed Name) <span style="float: right;">C. Date of Delivery</span></p>
<p>1. Article Addressed to:</p> <p>Trust Homes, LLC Mr. Kenneth Burden 6113 Friendly Hope Cove Jonesboro, AR 72404</p>	<p>D. Is delivery address different from item 1? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If YES, enter delivery address below.</p> <p style="text-align: center;">12 → </p> <p>3. Service Type <span style="float: right;"><input type="checkbox"/> Express Mail</span></p> <p><input checked="" type="checkbox"/> Certified Mail <span style="float: right;"><input checked="" type="checkbox"/> Return Receipt for Merchandise</span></p> <p><input type="checkbox"/> Registered <span style="float: right;"><input type="checkbox"/> C.O.D.</span></p> <p><input type="checkbox"/> Insured Mail</p> <p>4. Restricted Delivery? (Extra Fee) <span style="float: right;"><input type="checkbox"/> Yes</span></p>
<p>2. Article Number (Transfer from service label)</p>	<p style="text-align: center;">7004 0750 0002 3919 0612</p>