

8/19/09 10:29:07 SS
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DESOTO COUNTY, MS me
W.E. DAVIS, CH CLERK

PREPARED BY AND RETURN TO:
Virginia B. Wilson
Butler, Snow, O'Mara, Stevens, & Cannada
P.O. Box 171443
Memphis, Tennessee 38187
(901)680-7200

To the Chancery Clerk of the Third Chancery Court District of DeSoto County, Mississippi:
The real property described herein is situated in the Southeast Quarter of Section 35, Township 2 South, Range 8 West, DeSoto County, Mississippi.

Grantor: Virginia B. Wilson, Substitute Trustee

Grantee: Southeast Financial Federal Credit Union

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 16th, 2007, Terri Richardson and Raymond Richardson executed a Real Estate Deed of Trust ("Deed of Trust") to Lawyers Title Insurance Company, Trustee for the use and benefit of Southeast Financial Federal Credit Union, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,706 at Page 88; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Virginia B. Wilson as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,048 at Page 492 thereof; 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, and the holder of said indebtedness having requested the undersigned

7th
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The undersigned Substitute Trustee believes the title hereby conveyed to be good but conveys only such title as is vested in her as Substitute Trustee.

WITNESS the signature of Virginia B. Wilson, Substitute Trustee, this the 17th day of August, 2009.

Virginia B. Wilson
VIRGINIA B. WILSON,
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the 17th day of August, 2009, within my jurisdiction, the within named **Virginia B. Wilson**, who acknowledged that she is the Substitute Trustee for Southeast Financial Federal Credit Union, and that in said representative capacity she executed the above and foregoing instrument, after first having been duly authorized to do so.

(Seal)

Kristina N. Kemp
Notary Public



Grantor's Address:
6075 Poplar Avenue
Suite 500
Memphis, TN 38119
Ph. (W) (901) 680-7200
Ph. (H) N/A

Grantee's Address:
444 James Robertson Parkway
Nashville, Tennessee 37219
P.O. Box 1847
Ph. (W) (615) 743-3768
Ph. (H) N/A

Substitute Trustee to execute the trust and sell said land in accordance with the terms of the Deed of Trust.

WHEREAS, the undersigned Substitute Trustee did, in compliance with the provisions of said Deed of Trust, advertise for sale by Substitute Trustee's Notice of Sale having been published in the DeSoto Times Today, a newspaper published in DeSoto County, Mississippi in the July 16, July 23, and July 30, and August 6, 2009, issues of said newspaper advertising the sale of the property for Friday, August 7, 2009, as is shown on the proof of publication attached hereto, and by posting a copy of said notice on the bulletin board in the courthouse for DeSoto County, Mississippi, situated in the City of Hernando, Mississippi; and

WHEREAS, said Substitute Trustee did, by and through her duly appointed agent, within legal hours, offer said property for sale to the highest and best bidder for cash at the east front door of the Courthouse of DeSoto County, Mississippi, situated in Hernando, Mississippi; and

WHEREAS, there appeared at the sale Southeast Financial Federal Credit Union, who bid the sum of \$36,000.00, and said bid was declared by the undersigned Substitute Trustee to be the highest and best bid and the property was struck off and sold to Southeast Financial Federal Credit Union for said amount and said bidder was declared the purchaser thereof.

NOW, THEREFORE, the undersigned Substitute Trustee, in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said Southeast Financial Federal Credit Union the following real estate situated and located in DeSoto County, Mississippi, to-wit:

Lot 86, Section C, Morrow Crest North, situated in Section 35, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat of record in Plat Book 87, Page 1, in the Chancery Court Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of the property.

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 the 16th day of April, 2007, a Deed of Trust was executed by Terri Richardson and Raymond Richardson, to Lawyers Title Insurance Company as Trustee for Southeast Financial Federal Credit Union, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,706, at Page 88, and

WHEREAS, under the terms of said Deed of Trust, Southeast Financial Federal Credit Union is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Virginia B. Wilson as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,048 at Page 492 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Virginia B. Wilson, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.) at the east front door of the County Courthouse of DeSoto County, Mississippi, on Friday, the 7th day of August, 2009, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 86, Section C, Morrow Crest North, situated in Section 35, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat of record in Plat Book 87, Page 1, in the Chancery Court Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of the property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WHEREAS, this Notice of Sale is being made pursuant to Order of the United States Bankruptcy Court of the Western District of Tennessee, Western Division, Case 08-29852, in re: Terri Hullom Richardson, said Order Granting Motion of Southeast Financial Federal Credit Union for Relief from Automatic Stay and Abandonment, dated June 12, 2009, which authorized Southeast Financial Federal Credit Union to exercise its rights under state law to enforce its lien against the property herein described also deemed from the bankruptcy estate pursuant to 11 U.S.C. § 564.

WITNESS my signature, on this 14th day of July, 2009.

VIRGINIA B. WILSON

Substitute Trustee

Prepared by:

Virginia B. Wilson, MSB #8626
Butler, Snow, O'Mera, Stevens & Cammader, PLLC

P.O. Box 171443

Memphis, Tennessee 38187

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Phone: 662.429.5229

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Diane Smith

Sworn to and subscribed before me, this 6 day of Aug, 2009

Judy H. Douglas

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



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