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Prepared By:  
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Return To:  
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Grantor:  
T. Frank Collins, Substituted Trustee  
Collins & Associates, PLLC  
599 B Steed Road, Suite 200  
Ridgeland, Mississippi 39157  
(601) 853-4400

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Grantee:  
Regions Bank  
2050 Parkway Office Circle  
RCN4 Mail Code ALBH-40402B  
Hoover, Alabama 35244  
(205) 560-7423

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**INDEXING INSTRUCTIONS:** LOT 1923, SECTION E, DESOTO VILLAGE SUBDIVISION, SECTION 33,  
TOWNSHIP 1 SOUTH, RANGE 8 WEST, IN DESOTO COUNTY, MISSISSIPPI

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on March 16, 2007, Melissa Ann White executed a deed of trust to Charles N. Parrot, Adams and Reese LLP, Trustee for the benefit of Regions Bank, which deed of trust is recorded in Deed of Trust Book 2681 at Page 693 in the office of the Chancery Clerk of DeSoto County, State of Mississippi; and

WHEREAS, the aforesaid, Regions Bank, the holder of said deed of trust and the note secured thereby, substituted T. Frank Collins, as Trustee therein, as authorized by the terms thereof, by instrument dated the 8th day of September, 2009, and recorded in the office of the aforesaid Chancery Clerk in Deed of Trust Book 3079 at Page 390; 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 legal holder of said indebtedness, Regions Bank, having requested the undersigned Substituted Trustee to execute the trust and sell 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, Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 21st day of October, 2009, at public outcry offered the hereinafter described property for sale at the East Front Door of the county Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, Regions Bank, bid the sum of \$49,520.00; and

WHEREAS, said bid by Regions Bank, was the highest bid.

NOW, THEREFORE, I, **T. Frank Collins, Substituted Trustee**, in consideration of the sum of \$49,520.00, do hereby sell and convey unto **Regions Bank**, the following described property located and situated in DeSoto County, State of Mississippi, to-wit:

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS: LOT 1923, SECTION E, DESOTO VILLAGE SUBDIVISION, SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, IN DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 12, PAGES 22-25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION.

APN: 1-08-8-33-04-0-01923-00

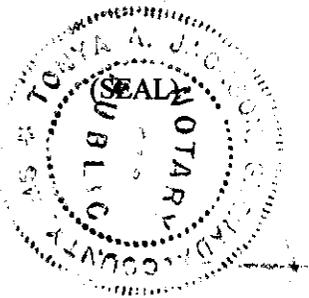
WITNESS MY SIGNATURE, this the 21st day of October, 2009.

T. Frank Collins  
T. Frank Collins, Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for the above mentioned county and state, T. Frank Collins, Substituted Trustee, who acknowledged that he signed and delivered the above and foregoing instrument on the date therein mentioned, as his own act and deed and for all purposes therein stated.

GIVEN under my hand and official seal of office this the 21st day of October, 2009.



Tonya A. Jackson  
NOTARY PUBLIC  
My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES MARCH 13, 2010  
BONDED THRU STEGALL NOTARY SERVICE

# 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:

- Volume No. 114 on the 29 day of Sept., 2009
- Volume No. 114 on the 6 day of Oct., 2009
- Volume No. 114 on the 13 day of Oct., 2009
- Volume No. 114 on the 20 day of Oct., 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Diane Smith

Sworn to and subscribed before me, this 20 day of Oct., 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 439 words @ .12 \$ 52.68  
 B. 3 subsequent insertions of 1317 words @ .10 \$ 131.70  
 C. Making proof of publication and depositing to same \$ 3.00  
 TOTAL PUBLISHER'S FEE: \$ 187.38

**SUBSTITUTED TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on March 18, 2007, Melissa Ann White executed a certain Land Deed of Trust to Charles N. Parrot, Adams and Reese LLP, Trustee for the benefit of Regions Bank, which Land Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 2881 at Page 683 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Charles N. Parrot, Adams and Reese, LLP, Trustee for Regions Bank, said Appointment of Substitute Trustee being recorded in Book 3079 at Page 390 of the records of the Chancery Clerk of said County; and,

WHEREAS, the simple title is vested in Melissa A. White; and,

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Land Deed of Trust, Regions Bank, the legal holder 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 Land 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, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 21st day of October, 2009, offer for sale at public outcry and 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 DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

**ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS: SEC. 33, SECTION E, DESOTO VILLAGE SUBDIVISION, SECTION 33, TOWNSHIP 1 SOUTH, RANGE 6 WEST, IN DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 12, PAGES 22-25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION.**

APN: 1-08-B-33-04-0-01823-00

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

WITNESS MY SIGNATURE, this the 21st day of September, 2009.

/s/ T. Frank Collins

T. Frank Collins, Substituted Trustee

Prepared By:

T. Frank Collins, Esq.

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2009