

This Instrument was prepared by:
William F. Travis MS BAR# 8267
Attorney at Law
8619 Hwy 51 N
Southaven, MS 38671
662-393-9292

(Lot 29, Phase "A", Section "A", Worthington Subdivision, Section 32,
Township 1 South, Range 7 West, Plat Book 63, Page 46-48)

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 12th day of October, 2006 JOHN A. SILER and wife, SANDRA SILER executed a Deed of Trust to Michael E. Goldstein as Trustee, a certain Deed of Trust recorded in Book 2,627, Page 154 and re-recorded in Book 2,675, Page 370 in the office of the Chancery Clerk of DeSoto County, State of Mississippi, said deed of trust conveying in trust the hereinafter described property; and

WHEREAS, RENASANT BANK has heretofore substituted John B. Philip as Trustee in place and in lieu of Michael E. Goldstein by instrument dated August 24, 2009, and recorded in the aforesaid Chancery Clerk's Office in Book 3,076, Page 90; 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 the deed of trust, RENASANT BANK, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trest 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 and expense of sale; and

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the deed of trust and the laws of the State of Mississippi did advertise said sale in the DeSoto County News, a newspaper published in the City of Hernando, State of Mississippi, on the following dates, to wit: September 29, October 6, October 13 and October 20, 2009, which is more fully shown by the original Proof of Publication, which is attached hereto as Exhibit "A" and made a part hereof as if copied in full herein, and by posting on the 25th day of September, 2009, said Notice on the Bulletin Board of the Courthouse of DeSoto County, State of Mississippi; and

WHEREAS, on the 20th day of October, 2009 at the front steps of the DeSoto County Courthouse at Hernando, Mississippi, between the hours of 11:00 a.m. and 4:00 p.m., I, the undersigned Substituted Trustee, did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to wit:

Lot 29, Phase A, Section A, Worthington Subdivision, situated in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat of thereof recorded in Plat Book 63, Page 46-48 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property described by deed of record in Book 441, Page 169, in the Office of the Chancery Clerk of DeSoto County, Tennessee.

Parcel No. 1079-3210.0-00029.00

WHEREAS, the undersigned Substituted Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale as agent for RENASANT BANK, bidding the sum of \$141,950.00 for all of the above described property, and said bidder was declared the purchaser thereof.

Austin

NOW THEREFORE, in consideration of the premises and the sum of \$197,175.48, cash in hand paid, the receipt of which is hereby acknowledged, JOHN B. PHILIP, SUBSTITUTE TRUSTEE, does hereby sell and convey to RENASANT BANK, the above described property, conveying only such title as in vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of October, 2009.

John B. Philip

 JOHN B. PHILIP, SUBSTITUTE TRUSTEE

WITNESS MY SIGNATURE, this 20th day of October, 2009

John B. Philip

 JOHN B. PHILIP, AS AUCTIONEER AND AGENT

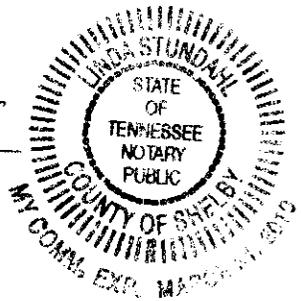
STATE OF TENNESSEE
 COUNTY OF SHELBY

Before me, the undersigned, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, Substitute Trustee in the above and foregoing instrument of writing, who acknowledged to me that he, as said **Substitute Trustee**, signed and delivered the above and foregoing instrument of writing on the 20th day of October, 2009 and acknowledged that he executed the same as his free act and deed.

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

Linda Stundak

 NOTARY PUBLIC



My Commission Expires:

March 31, 2010

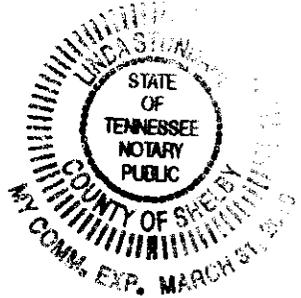
STATE OF TENNESSEE
 COUNTY OF SHELBY

Before me, the undersigned, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, **Auctioneer**, in the above and foregoing instrument of writing, who acknowledged to me that he, as the auctioneer and duly authorized agent of said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the 20th day of October, 2009 and acknowledged that he executed the same as his free act and deed.

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

Linda Stundak

 NOTARY PUBLIC



My Commission Expires:

March 31, 2010

<p>GRANTOR: John B. Phillip, Substitute Trustee Crislip, Philip & Associates Attorneys at Law 4515 Poplar Avenue, Suite 322 Memphis, TN 38117 Phone No. 901-525-2427</p>	<p>GRANTEE: RENASANT BANK 2177 Germantown Road South Germantown, TN 38138 877-367-5371</p>	<p>This Instrument was prepared by: William F. Travis MS BAR# 8267 Attorney at Law 8619 Hwy 51 N Southaven, MS 38671 662-393-9292</p>
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Return to:

Crislip, Philip & Associates
 Attorneys at Law
 4515 Poplar Avenue, Suite 322
 Memphis, TN 38117
 Phone No. 901-525-2427

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 Sale
Whereas, on October 12, 2009, JOHN A. SILER and SANDRA SILER executed a Deed of Trust to Michael E. Goldstein, Trustee for the use and benefit of RENASANT BANK, which Deed of Trust is on file and of record in the office of the Chancery Court Clerk of DeSoto County, Mississippi, in Book 2,627, Page 154 and recorded in Book 2,675, Page 370 thereof; and

Whereas, the legal holder of the said Deed of Trust and the note secured thereby, substituted John B. Philip as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Court Clerk as Instrument No. 3,076, Page 50 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, John B. Philip, 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 the cash, during the legal hours, at the front door of the County Courthouse of DeSoto County, Mississippi, on the 20th day of October, 2009 at 11:00 a.m., the following described land and property being the same land and property described in said Deed of Trust in DeSoto County, State of Mississippi, to wit:

Property Address: 6205 Stratford Cove, Southaven, MS

(Property Description)

Lot 29, Phase A, Section A, Worthington Subdivision, situated in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof record in Plat Book 65, Pages 46-48 in the office of the Chancery Court of DeSoto County, Mississippi

Parcel No. 1079-3210-00029.00

OTHER INTERESTED PARTIES: None

- 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

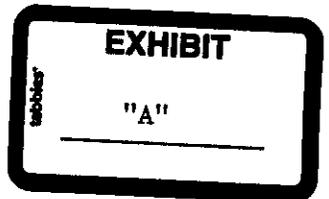
Sworn to and subscribed before me, this 4 day of Nov., 2009

BY Judy 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 744 words @ .12 \$ 89.28
 - B. 3 subsequent insertions of 2232 words @ .10 \$ 223.20
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 315.48



445 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

CONTINUED ON PAGE 2

The street address of the above described property is believed to be 6206 Stafford Cove, Southaven, MS

DEPT, but such notice is not part of the legal description of the property and hence, and in the event of any discrepancy, the legal description herein shall control.

SALE IS SUBJECT TO TENANT'S RIGHTS IN POSSESSION.

All right and equity of redemption, statutory and otherwise, heretofore and hereafter expressly vested in said Deed of Trust, and the title is believed to be good, but John B. Philip or Paul N. Royal or James A. Crisp, Jr., Substitute Trustee, will sell and convey only as Substitute Trustee, subject to any prior deeds of trust, real estate taxes, assessments and liens.

The right to remove the same from the day of the sale to another day, time and place certain without further publication, upon announcement of the time and place for the sale set forth above.

If the highest bidder cannot pay the bid within forty-four (44) hours of the sale, the next highest bidder will be deemed the successful bidder.

This property is being sold with the express reservation that the same is subject to certification by the bidder or bidder. This sale may be rescheduled at any time.

This office is a debt collector. This is a public notice of debt and any information obtained will be used for that purpose.

Should the undersigned determine the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Veterans Affairs, an Officer of the United States of America, or the Secretary of Housing and Urban Development, an Officer of the United States of America, or whomever the undersigned shall authorize. The agreement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto and that the Substitute Trustee is duly authorized and empowered to execute same.

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

Witness my signature, on this the 24th day of September, 2009.

John B. Philip, Substitute Trustee

Crisp, Philip & Associates
By: John B. Philip, Attorney
CRISP, PHILIP & ASSOCIATES

4515 Poplar Ave., Ste 322
Memphis, TN 38117 (901) 525-2427

PUBLICATION DATES: September 28; October 6; October 13; October 20, 2009