

This Instrument Prepared By
and When Recorded Return To:

Indexing Instruction:

Harry E. Neblett, Jr. [MS Bar #3776]
Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

Lots 50, 51, 52, 53, 54, 73 and 75
Chickasaw Heights Subdivision
Township 1 South, Range 7 West
DeSoto County, Mississippi

Name and Address of Grantor:

Name and Address of Grantee:

Harry E. Neblett, Jr., Substituted Trustee
Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

Regions Bank
6200 Poplar Avenue
Memphis, Tennessee 38119
901-580-4000

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on March 9, 2005, Security Builders, Inc., a Tennessee corporation, executed a Deed of Trust to Sandy Wilson, Trustee, for the use and benefit of Union Planters Bank, N. A., Beneficiary, a national banking association, which Deed of Trust is recorded in Book 2176, at Page 421 thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, as modified by the Modification of Deed of Trust recorded in Book 2713, at Page 349, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi (as modified, the "Deed of Trust"); and,

WHEREAS, pursuant to said Deed of Trust, on the 8th day of September, 2009, Harry E. Neblett, Jr. was, in writing, duly and legally appointed Substituted Trustee in the place and stead of Sandy Wilson, the original Trustee, by Regions Bank, an Alabama banking corporation, the successor by merger to Union Planters Bank, N. A., with said Substituted Trustee succeeding to all rights and privileges of the original Trustee, which said Appointment of Substituted Trustee was duly and legally filed for record on the 15th day of September, 2009, and is recorded in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 3079, at Page 492, in the records of substitution of trustees, and which said substitution of trustee was fully authorized by the terms of the Deed of Trust above referred to and made in strict accordance therewith; and

WHEREAS, said written Appointment of Substituted Trustee was spread at large upon said records before the first advertisement of notice of sale was posted or published; and,

WHEREAS, default has been made in the performance of the conditions of said Deed of Trust and in the payment of the said indebtedness as it became due; and,

WHEREAS, the entire indebtedness secured thereby has been declared due and payable; and,

WHEREAS, the undersigned has been directed to execute the trust therein contained and to sell said property under the provisions of said Deed of Trust for the purpose of raising said secured and unpaid indebtedness, including attorney's and substituted trustee's fees; and,

WHEREAS, the undersigned, in strict accordance with the Deed of Trust aforesaid, and the laws of the State of Mississippi, did advertise said sale in the DeSoto Times-Tribune, a newspaper published in the City of Hernando, DeSoto County, Mississippi, on the following dates, to wit: the 27th day of October, 2009; the 3rd day of November, 2009; the 10th day of November, 2009; and the 17th day of November, 2009; which is more fully shown by the original proof of publication which is attached hereto as Exhibit "A" to this deed and made a part hereof, the same as if copied fully herein in words and figures, and by posting the Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, in Hernando, Mississippi, strictly as required by law, and by the terms of the Deed of Trust aforesaid, which is more fully shown by the original Certificate of Posting of Notice of Sale of the undersigned setting forth an exact copy of the

Notice of Sale so posted and showing the time, place and manner of posting; said Certificate of Posting of Notice of Sale and Notice of Sale being attached hereto as Exhibit "B" and Exhibit "C" to this Substituted Trustee's Deed and made a part hereof the same as if fully copied herein in words and figures; and,

WHEREAS, said Notice of Sale fixed the 19th day of November, 2009, as the date of sale, and the main East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, as the place of sale, and during legal hours, between the hours of 11:00 a.m. and 4:00 p.m., as the time of sale; and,

WHEREAS, on the date aforesaid, November 19, 2009, at the place aforesaid, at the main East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m., the undersigned did offer for sale, strictly according to the terms of the said Deed of Trust, and as required by law, the land, and any improvements thereon, hereinafter described and received then and there a bid from **Regions Bank**, in the sum of One Hundred Four Thousand Six Hundred Forty-Seven and No/100 Dollars (\$104,647.00), which was the highest and best bid therefor; and,

WHEREAS, the land, and any improvements thereon, hereinafter described was, by said Substituted Trustee, declared sold to said party at and for said bid, said advertisement and sale having in all manner, form and procedure, been done and conducted strictly in compliance with all of the requirements of said Deed of Trust and law;

NOW, THEREFORE, in consideration of the premises, and of the sum of One Hundred Four Thousand Six Hundred Forty-Seven and No/100 Dollars (\$104,647.00), cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, I, Harry E. Neblett, Jr., Substituted Trustee, do hereby sell and convey unto **Regions Bank**, an Alabama banking corporation, the following described property located in DeSoto County, Mississippi, to-wit:

Lots 50, 51, 52, 53, 54, 73, and 75, CHICKASAW HEIGHTS SUBDIVISION, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Pages 29-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This sale and conveyance is made by me in my capacity as Substituted Trustee only and without warranty of any kind whatsoever.

WITNESS my signature this the 24th day of November, 2009

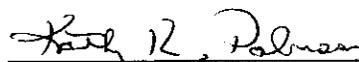

Harry E. Neblett, Jr.
Substituted Trustee

STATE OF TENNESSEE

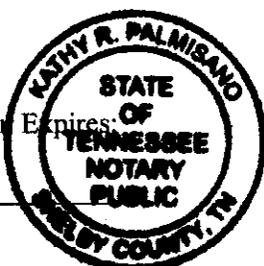
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the said County and State, on this 24th day of November, 2009, within my jurisdiction, the within named **Harry E. Neblett, Jr.**, who acknowledged that he is the Substituted Trustee with respect to the Deed of Trust referenced in the foregoing instrument, and that in said representative capacity, as the Substituted Trustee, he executed the above and foregoing instrument on the day and year and for the purpose therein mentioned after first having been duly authorized so to do as the Substituted Trustee.

Given under my hand and Official Seal this the 24th day of November, 2009.


NOTARY PUBLIC

My Commission Expires:



MY COMMISSION EXPIRES MARCH 26, 2012

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 9, 2006, Security Builders, Inc., a Tennessee corporation, executed a Deed of Trust to Sandy Wilson, as Trustee, for the use and benefit of Union Planters Bank, N. A., as Beneficiary and Lender named therein, which Deed of Trust is recorded in Book 2178, at Page 421 thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property consisting of Lots 50, 51, 52, 53, 54, 57, 58, 59, 72, 73, 74, 75, 76, and 77, Chickasaw Heights Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi; and

WHEREAS, Lots 57, 58, 59, 72, 74, 76, and 77 of said Chickasaw Heights Subdivision have been released from the lien of the Deed of Trust by Partial Release instruments recorded in Book 2356, at Page 591, Book 2377, at Page 407, Book 2510, at Page 58, Book 2566, at Page 84, Book 2701, at Page 725, Book 2735, at Page 95, and Book 2845, at Page 669, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was modified by the Modification of Deed of Trust dated April 28, 2007, filed for record on May 7, 2007, and duly recorded in Book 2713, at Page 349, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and Regions Bank, the successor in interest by merger to Union Planters Bank, N. A., and the present holder and beneficiary of said Deed of Trust, pursuant to the terms of said Deed of Trust, appointed and substituted Harry E. Nabiet, Jr. as Substituted Trustee in the place of said Sandy Wilson by written instrument dated September 8, 2009, filed for record on September 15, 2009, and duly recorded in Book 3079, at Page 492, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi; and

- Volume No. 114 on the 27 day of Oct., 2009
- Volume No. 114 on the 3 day of Nov., 2009
- Volume No. 114 on the 10 day of Nov., 2009
- Volume No. 114 on the 17 day of Nov., 2009
- Volume No. _____ on the _____ day of _____, 2009
- Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 17 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 810 words @ .12 \$ 97.20
 - B. 3 subsequent insertions of 2430 words @ .10 \$ 243.00
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 343.20

WHEREAS, default having been made in the performance of the terms, conditions and covenants of said Trust, and the indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the said Substituted Trustee having been appointed and authorized by said Regions Bank, as the legal holder of said indebtedness, to execute the trust and sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substituted Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substituted Trustee's Notice of Sale in the DeSoto Times-Tribune, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 27th day of October, 2009; the 3rd day of November, 2009; the 10th day of November, 2009; and the 17th day of November, 2009;

NOW, THEREFORE, I, Harry E. Neblett, Jr., Substituted Trustee in and for said Deed of Trust, will, on the 19th day of November, 2009, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Lots 50, 51, 52, 53, 54, 73, and 75, CHICKASAW HEIGHTS SUBDIVISION, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Pages 29-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The Substituted Trustee reserves the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

I will convey only such title as is vested in me as Substituted Trustee.

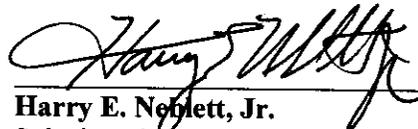
Witness my signature in my capacity as Substituted Trustee this the 22nd day of October, 2009.

Harry E. Neblett, Jr.
Substituted Trustee
Wyatt, Tarrant & Combe, LLP
1715 Aaron Brenner Drive,
Suite 800
Memphis, Tennessee 38120
901-537-1000
October 27, November 3, 10 &
17, 2009

CERTIFICATE OF POSTING OF NOTICE OF SALE

I, Harry E. Neblett, Jr., Substituted Trustee, hereby certify that on the 23rd day of October, 2009, I hand delivered to the Office of the Chancery Clerk of DeSoto County, Mississippi, for posting on the bulletin board located in the DeSoto County Courthouse in Hernando, Mississippi, the Substituted Trustee's Notice of Sale of the property covered by the Deed of Trust dated March 9, 2005, and executed by Security Builders, Inc. in favor of Sandy Wilson, Trustee, and for the benefit of Union Planters Bank, N. A., Beneficiary and Lender named therein, and recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2176, at Page 421, as modified by the Modification of Deed of Trust dated April 26, 2007, and recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2713, at Page 349 (said Deed of Trust, as so modified, being referred to herein as the "Deed of Trust"). The undersigned was duly appointed as the Substituted Trustee for said Deed of Trust by Appointment of Substituted Trustee recorded in Book 3079, at Page 492, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, Mississippi.

Dated effective this 23rd day of October, 2009.



Harry E. Neblett, 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 23 day of October, 2009, within my jurisdiction, the within named **Harry E. Neblett, Jr.**, who acknowledged that he is the duly appointed Substituted Trustee with respect to the Deed of Trust referenced in the foregoing certificate, and that in said representative capacity, as the Substituted Trustee, he executed the above and foregoing certificate on the day and year and for the purposes therein mentioned after first having been duly authorized so to do in his capacity as the Substituted Trustee.

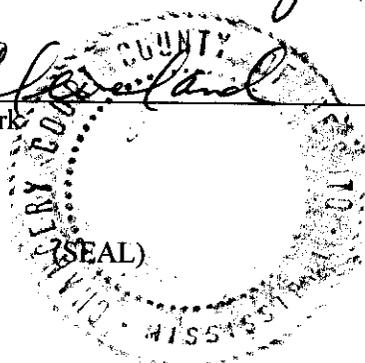
DESOTO COUNTY CHANCERY CLERK

W. E. Davis Chancery Clerk

By:

S. Cleveland

Deputy Clerk



My Commission Expires: _____

My Commission Expires January 2, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 9, 2005, **Security Builders, Inc.**, a Tennessee corporation, executed a Deed of Trust to **Sandy Wilson**, as Trustee, for the use and benefit of **Union Planters Bank, N. A.**, as Beneficiary and Lender named therein, which Deed of Trust is recorded in **Book 2176**, at **Page 421** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property consisting of Lots 50, 51, 52, 53, 54, 57, 58, 59, 72, 73, 74, 75, 76, and 77, Chickasaw Heights Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi; and

WHEREAS, Lots 57, 58, 59, 72, 74, 76, and 77 of said Chickasaw Heights Subdivision have been released from the lien of the Deed of Trust by Partial Release instruments recorded in Book 2356, at Page 591, Book 2377, at Page 407, Book 2510, at Page 58, Book 2565, at Page 84, Book 2701, at Page 725, Book 2735, at Page 95, and Book 2845, at Page 669, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was modified by the Modification of Deed of Trust dated April 26, 2007, filed for record on May 7, 2007, and duly recorded in Book 2713, at Page 349, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and Regions Bank, the successor in interest by merger to Union Planters Bank, N. A., and the present holder and beneficiary of said Deed of Trust, pursuant to the terms of said Deed of Trust, appointed and substituted Harry E. Neblett, Jr. as Substituted Trustee in the place of said Sandy Wilson by written instrument dated September 8, 2009, filed for record on September 15, 2009, and duly recorded in Book 3079, at Page 492, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the said Substituted Trustee having been requested and directed by said Regions Bank, as the legal holder of said indebtedness, to execute the trust and sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substituted Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substituted Trustee's Notice of Sale in the DeSoto Times-Tribune, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 27th day of October, 2009; the 3rd day of November, 2009; the 10th day of November, 2009; and the 17th day of November, 2009;

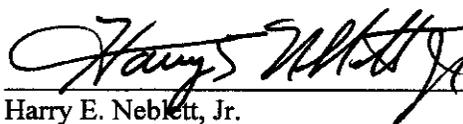
NOW, THEREFORE, I, Harry E. Neblett, Jr., Substituted Trustee in and for said Deed of Trust, will, on the **19th day of November, 2009**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Lots 50, 51, 52, 53, 54, 73, and 75, CHICKASAW HEIGHTS SUBDIVISION, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Pages 29-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The Substituted Trustee reserves the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

I will convey only such title as is vested in me as Substituted Trustee.

Witness my signature in my capacity as Substituted Trustee this the 22nd day of October, 2009.



Harry E. Neblett, Jr.
Substituted Trustee

11-19-09