

12/30/09 11:05:57 SS
DK W BK 624 PG 317 SS
DESOTO COUNTY, MS ymc
W.E. DAVIS, CH CLERK

Prepared By:
Underwood Law Firm
340 Edgewood Terrace Drive
Jackson, Mississippi 39206
(601) 981-7773
MSB #5765

Return To: 
Underwood Law Firm
340 Edgewood Terrace Drive
Jackson, Mississippi 39206
(601) 981-7773

Substituted Trustee's Deed

Grantor:
John C. Underwood, Jr.
340 Edgewood Terrace Drive
Jackson, Mississippi 39236
(601) 981-7773
NA

Grantee:
Federal National Mortgage Association
13150 Worldgate Drive
Herndon, Virginia 20170
214-441-4000
NA

INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 228, Section F, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 91, Page 35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on February 10, 2006, Christine M Turza and Patrick E. Parsons, wife and husband, executed a deed of trust to Peter F. Makowiecki, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc. which deed of trust is recorded in Deed of Trust Book 2412 at Page 517 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Horizon Home Loans, a division of First Tennessee Bank National Association by instrument dated October 5, 2009 and recorded in Book 3,090 at Page 454 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, First Horizon Home Loans, a division of First Tennessee Bank National Association, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 5, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,090 at Page 457; 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, First Horizon Home Loans, a division of First Tennessee Bank National Association, having requested the undersigned Substituted Trustee 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, Substituted 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 14th day of December, 2009 at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, First Horizon Home Loans, a division of First Tennessee Bank National Association bid the sum of \$132,712.92; and

WHEREAS, said bid by First Horizon Home Loans, a division of First Tennessee Bank National Association, was the highest bid;

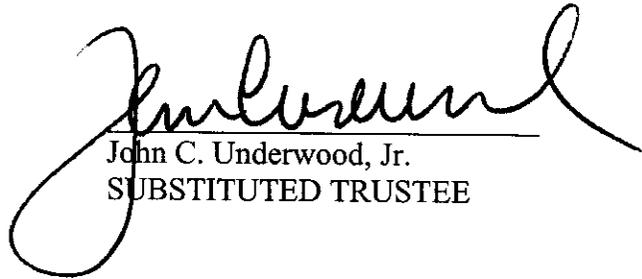
WHEREAS in the of Substitution of Trustee herein before referred to, First Horizon Home Loans, a division of First Tennessee Bank National Association authorized John C. Underwood, Jr., Substitute Trustee, to transfer and assign this bid to the whomever the undersigned shall authorize in the event First Horizon Home Loans, a division of First Tennessee Bank National Association was the last and highest bidder at the sale, which event has taken place; and whereas, by the execution of this instrument, the said John C. Underwood, Jr., Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of First Horizon Home Loans, a division of First Tennessee Bank National Association as last and highest bidder to the Federal National Mortgage Association.

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of **\$132,712.92**, do hereby sell and convey unto **Federal**

National Mortgage Association the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 228, Section F, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 91, Page 35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 14th day of December, 2009.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 14th day of December, 2009.




NOTARY PUBLIC

My Commission Expires: October 10, 2012

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 February 10, 2006, Christine M. Turza and Patrick E. Parsons, wife and husband, executed a deed of trust to Peter F. Makowiecki, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2412 at Page 517 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Horizon Home Loans, a division of First Tennessee Bank National Association by instrument dated October 5, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,090 at Page 454; and

WHEREAS, the aforesaid, First Horizon Home Loans, a division of First Tennessee Bank National Association, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 5, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3,090 at Page 457; 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, First Horizon Home Loans, a division of First Tennessee Bank National Association, having requested the undersigned Substituted Trustee 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, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 14th day of December, 2009, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

- Volume No. 114 on the 19 day of Nov., 2009
- Volume No. 114 on the 26 day of Nov., 2009
- Volume No. 114 on the 3 day of Dec., 2009
- Volume No. 114 on the 10 day of Dec., 2009
- Volume No. _____ on the _____ day of _____, 2009
- Volume No. _____ on the _____ day of _____, 2009

Lot 228, Section F, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 91, Page 35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 4th day of November, 2009.

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #0900443

PUBLISH: 11/19/2009, 11/26/2009, 12/03/2009, 12/10/2009

Diane Smith

Sworn to and subscribed before me, this 10 day of Dec, 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 441 words @ .12 \$ 52.92
 B. 3 subsequent insertions of 1323 words @ .10 \$ 132.30
 C. Making proof of publication and deposing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 188.22