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

Return To:   
OZ Investments LLC  
980 Hale Road  
Pontotoc, Mississippi 38863  
(662) 509-0694

### Substituted Trustee's Deed

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

Grantee:  
OZ Investments LLC  
980 Hale Road  
Pontotoc, Mississippi 38863  
(662) 509-0694

#### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 19, Section "A", Bakersfield Subdivision, located in Section 25 & 26, Township 2 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 102, Pages 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 4890 Bakersfield Cove, Nesbit, MS 38651.

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on September 18, 2007, Brian Lofton and Amy Lofton, his wife, 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 2801 at Page 229 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 February 11, 2009 and recorded in Book 2,998 at Page 647 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 February 11, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 2,998 at Page 649; 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 26th day of January, 2010 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, Mona Weeden bid the sum of \$100,801.00; and

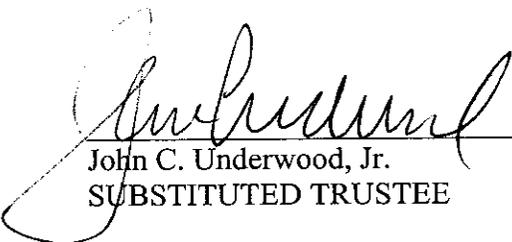
WHEREAS, said bid by Mona Weeden, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of **\$100,801.00**, do hereby sell and convey unto **OZ Investments, LLC** the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 19, Section "A", Bakersfield Subdivision, located in Section 25 & 26, Township 2 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 102, Pages 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 4890 Bakersfield Cove, Nesbit, MS 38651.

WITNESS MY SIGNATURE, this, the 26th day of January, 2010.

  
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 26th day of January, 2010.

My Commission Expires: October 10, 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 tion in said county, and that the publication of the notice, a copy of which is h has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on September 18, 2007, Brian Lofton and Amy Lofton, his wife, executed a deed of trust to Peter F. Makowicki, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2801 at Page 229 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 February 11, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 2,985 at Page 647; 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 thereon, as authorized by the terms thereof, by instrument dated February 11, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 2,985 at Page 648; 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 satisfying the said debt thereunder, together with attorney's fees, Substituted Trustee's fees and expenses of sale;

- Volume No. 114 on the 31 day of Dec., 2009
- Volume No. 115 on the 7 day of Jan., 2010
- Volume No. 115 on the 14 day of Jan., 2010
- Volume No. 115 on the 21 day of Jan., 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 21 day of Jan., 2010

BY Judith Douglas

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

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B. 3 subsequent insertions of 1344 words @ .10 \$ 134.40

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 191.16

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in and for said deed of trust, will on the 28th day of January, 2010, 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:

Lot 19, Section "A", Bakersfield Subdivision, located in Section 25 & 26, Township 2 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 102, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 4990 Bakersfield Cove, Hernando, MS 38632.

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

WITNESS MY SIGNATURE, this the 16th day of December, 2009.

John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE  
Control #09016047

PUBLISH: 12/21/2009, 01/07/2010, 01/14/2010, 01/21/2010

