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DESOTO COUNTY, MS  
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 39206  
(601) 981-7773

Grantee:  
Fannie Mae ("Federal National\*"  
14221 Dallas Parkway, Suite 1000  
Dallas, Texas 75254  
972-239-0570

\*Mortgage Association")

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

Lot 1727, Section G, Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 3, Pages 31-32, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on April 12, 2006, Melvin Lopez and April (A.) Lopez, husband and 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 2456 at Page 109 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 MetLife Home Loans, a division of MetLife Bank, N.A. by instrument dated April 26, 2010 and recorded in Book 3,164 at Page 387 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, MetLife Home Loans, a division of MetLife Bank, N.A., 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 April 26, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,164 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, MetLife Home Loans, a division of MetLife Bank, N.A., 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 29th day of June, 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, MetLife Home Loans, a division of MetLife Bank, N.A. bid the sum of \$63,810.13; and

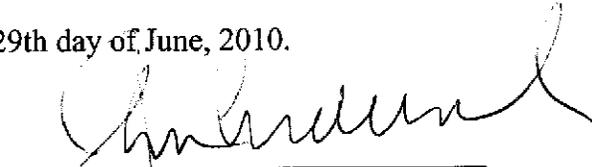
WHEREAS, said bid by MetLife Home Loans, a division of MetLife Bank, N.A., was the highest bid;

WHEREAS in the of Substitution of Trustee herein before referred to, MetLife Home Loans, a division of MetLife Bank, N.A. authorized John C. Underwood, Jr., Substitute Trustee, to transfer and assign this bid to the whomever the undersigned shall authorize in the event MetLife Home Loans, a division of MetLife Bank, N.A. 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 MetLife Home Loans, a division of MetLife Bank, N.A. as last and highest bidder to the Fannie Mae ("Federal National Mortgage Association").

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$63,810.13, do hereby sell and convey unto **Fannie Mae ("Federal National Mortgage Association")** the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 1727, Section G, Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 3, Pages 31-32, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 29th day of June, 2010.

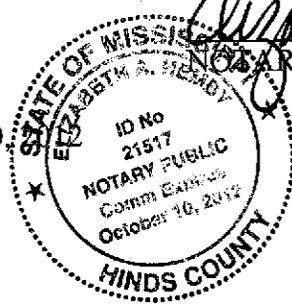
  
\_\_\_\_\_  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

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 29th day of June, 2010.

  
\_\_\_\_\_  
NOTARY PUBLIC  


My Commission Expires: October 10

# 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 3 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 12, 2006, Melvin Lopez & April (A.) Lopez, husband and wife, executed a deed of trust to Peter F. Makowiecki, trustee for the benefit of "MEHS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2456 at Page 109 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 MetLife Home Loans, a division of MetLife Bank, N.A. by instrument dated April 26, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,164 at Page 387; and

WHEREAS, the aforesaid, MetLife Home Loans, a division of MetLife Bank, N.A., 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 April 26, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3,164 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, MetLife Home Loans, a division of MetLife Bank, N.A., 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 expenses of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 20th day of June, 2010, offer for sale at

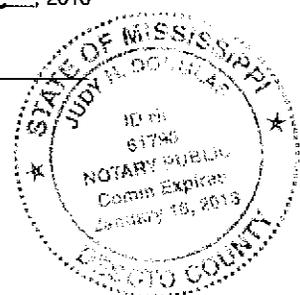
- Volume No. 115 on the 8 day of June, 2010
- Volume No. 115 on the 15 day of June, 2010
- Volume No. 115 on the 22 day of June, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 22 day of June, 2010

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 431 words @ .12 \$ 51.72
  - B. 2 subsequent insertions of 862 words @ .10 \$ 86.20
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 140.92

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 1727, Section G, Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 3, Pages 31-32, 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 21st day of May, 2010.

John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE  
Control #16669161  
PUBLISH: 06/08/2010, 06/15/2010, 06/22/2010