

Prepared by:
T. Robert Abney
Cochran, Uhlmann, Abney, Duck & Wright
5050 Poplar Avenue, Suite 1134
Memphis, Tennessee 38157
(901) 525-2426

Grantor:
T. Robert Abney, Trustee
Cochran, Uhlmann, Abney, Duck & Wright
5050 Poplar Avenue, Suite 1134
Memphis, Tennessee 38157
(901) 525-2426

Return to:
T. Robert Abney
Cochran, Uhlmann, Abney, Duck & Wright
5050 Poplar Avenue, Suite 1134
Memphis, Tennessee 38157
(901) 525-2426

Grantee:
BankTennessee
1125 West Poplar Ave.
Collierville, Tennessee 38017
(901) 316-2218

SUBSTITUTE TRUSTEE'S DEED

On the 4TH day of December, 2007, **DAVIS & DAVIS, INC.**, executed to David J. Harris, as Trustee, to BankTennessee, as beneficiary, a certain Deed of Trust recorded in the DeSoto County Chancery Clerk's Office in **Book 2828 Page 277**; and

WHEREAS, on the 7th day of June, 2010, a Substitution of Trustee was filed substituting for David J. Harris, and in his place and stead, T. Robert Abney or Robert F. Uhlmann, Substitute Trustees, which Substitution of Trustee was filed in the DeSoto County Chancery Clerk's Office under Instrument No. **Book 3175 Page 45**.

The property is known as **6145 Elmore Rd., Southaven, Mississippi 38671**, and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in DeSoto Times Tribune, which is a daily newspaper published in Southaven, Mississippi, for four (4) consecutive weeks, such advertisement appearing on June 17, June 24, July 1, and July 8, 2010. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was **Friday, July 9, 2010**, within lawful hours between eleven o'clock and four o'clock (11:00 a.m. - 4:00 p.m.), pursuant to the sale notice and at the place mentioned in the advertisement which was in front of the East front door of the DeSoto County Courthouse, Hernando, Mississippi, and at which time the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **BankTennessee** at and for the sum of Two Hundred Sixty-Three Thousand and 00/100 (\$263,000.00) Dollars which was the highest and best valid bid offered, and the purchaser, **BankTennessee**, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, T. Robert Abney, Substitute Trustee, does hereby bargain, sell, and convey unto the said **BankTennessee**, subject to any prior Deeds of Trust, real estate taxes, assessments, liens, and easements of record, the property above mentioned and now more fully described as follows:

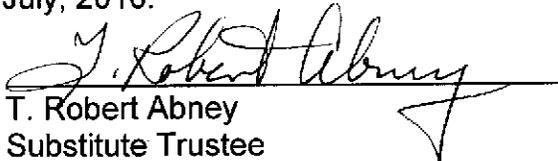
Lot 1, Whitfield PUD as shown on plat of record in Plat 106, Page 4, Located in Section 31, Township 1 South, Range 7 West, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

PARCEL NO: 1-07-9-31-16-0-00001.00

The said T. Robert Abney, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said T. Robert Abney, Substitute Trustee, has hereunto set his hand this 12th day of July, 2010.


T. Robert Abney
Substitute Trustee

**STATE OF TENNESSEE
COUNTY OF SHELBY**

On this 12th day of July, 2010, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared T. Robert Abney, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed for the purposes stated therein.

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


NOTARY PUBLIC



My Commission Expires:
My Comm Exp July 27, 2011

FOR CHANCERY CLERK'S USE ONLY

Owner: BankTennessee
1125 West Poplar Ave.
Collierville, TN 38017
(901) 316-2218

Property known as: 6145 Elmore Rd.
Southaven, MS 38671

Tax Parcel No.: 1-07-9-31-16-0-00001.00

Send Tax Notice to: BankTennessee
1125 West Poplar Ave.
Collierville, TN 38017
(901) 316-2218

PREPARED BY: Cochran, Uhlmann, Abney, Duck & Wright, 5050 Poplar Ave., Ste. 1134, Memphis TN 38157

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid in a certain Deed of Trust executed the 4TH day of December, 2007, by **Davis & Davis, Inc.**, to David J. Harris, as Trustee, with BankTennessee, as beneficiary, as same appears of record in the Chancery Clerk's Office of DeSoto County, Mississippi in **Book 2828 at Page 277**; and T. Robert Abney or Robert F. Uhlmann of Shelby County, Tennessee were substituted in the place and stead of David J. Harris, as Substitute Trustee and recorded in **Book 3175 at Page 45**; and the holder of the note, **BankTennessee**, the owner of the debt secured, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of the said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that T. Robert Abney or Robert F. Uhlmann, Substitute Trustee, will on **Friday, July 9, 2010**, within lawful hours between eleven o'clock and four o'clock, at the east front door of the DeSoto County Courthouse, Hernando, Mississippi, will proceed to sell at public outcry to the highest and best bidder for cash, the following described property, situated in the City of Southaven, County of DeSoto and the State of Mississippi, to wit:

Lot 1, Whitfield PUD as shown on plat of record in Plat 106, Page 4, Located in Section 31, Township 1 South, Range 7 West, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel No. 1-07-9-31-16-0-00001.00

Property also known as: 6145 Elmore Rd., Southaven, MS 38671

OTHER INTERESTED PARTIES: None

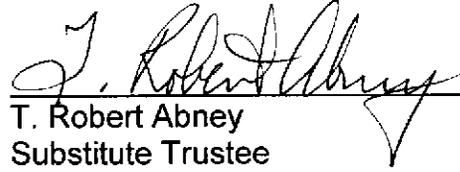
All right and equity of redemption, statutory and otherwise, homestead and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but T. Robert Abney or Robert F. Uhlmann, Substitute Trustee, will sell and convey only as Substitute Trustee, subject to any prior deeds of trust, real estate taxes, assessments, liens and easements of record.

The proceeds from the sale of the above-described property shall be applied in accordance with the provisions of the above described Deed of Trust.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for

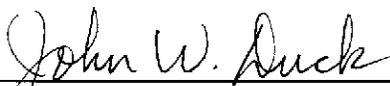
7-9-10

the sale set forth above.


T. Robert Abney
Substitute Trustee


Robert F. Uhlmann
Substitute Trustee

Cochran, Uhlmann, Abney, Duck & Wright

By: 
John W. Duck
Attorney at Law

Publication Dates: June 17, June 24, July 1, and July 8, 2010.

Trustees' Address and Charge to: Cochran, Uhlmann, Abney, Duck & Wright
Attorneys at Law
5050 Poplar Avenue, Suite 1134
Memphis, TN 38157
(901) 525-2426

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, published in the town of Hernando, State and County aforesaid, and having a station in said county, and that the publication of the notice, a copy of which is herewith attached, has been made in said paper 4 consecutive times, as follows, to-wit:

PREPARED BY: Cochran, Uhlmann, Abney, Duck & Wright, 5080 Poplar Ave., Ste. 1134, Memphis, TN 38157

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid in a certain Deed of Trust executed the 4TH day of December, 2007, by David J. Davis, Inc., to David J. Harris, as Trustee, with Bank Tennessee, as beneficiary, as same appears of record in the Chancery Clerk's Office of DeSoto County, Mississippi in Book 2628 at Page 277; and T. Robert Abney or Robert F. Uhlmann of Shelby County, Tennessee were substituted in the place and stead of David J. Harris, as Substitute Trustee and recorded in Book 3175 at Page 45; and the holder of the note, Bank Tennessee, the owner of the debt secured, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of the said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that T. Robert Abney or Robert F. Uhlmann, Substitute Trustee, will on Friday, July 9, 2010, within lawful hours between eleven o'clock and four o'clock, at the east front door of the DeSoto County Courthouse, Hernando, Mississippi, will proceed to sell at public outcry to the highest and best bidder for cash, the following described property, situated in the City of Southaven, County of DeSoto and the State of Mississippi, to-wit:

Lot 1, Whitfield PUD as shown on plat of record in Plat 106, Page 4, Located in Section 31, Township 1 South, Range 7 West, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel No. 1-07-9-31-16-0-00001.00

Property also known as: 6145 Elmora Rd., Southaven, MS 38671

OTHER INTERESTED PARTIES: None

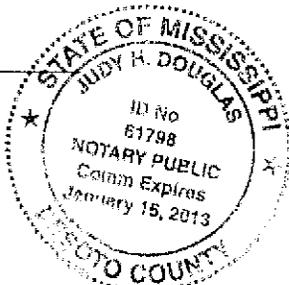
- Volume No. 115 on the 17 day of June, 2010
- Volume No. 115 on the 24 day of June, 2010
- Volume No. 115 on the 1 day of July, 2010
- Volume No. 115 on the 8 day of July, 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 8 day of July, 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 480 words @ .12 \$ 57.60
 B. 3 subsequent insertions of 1440 words @ .10 \$ 144.00
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 204.60

All right and equity of redemption, statutory and otherwise, hereinafter and otherwise are expressly waived and released by the undersigned and the State is believed to be good, but T. Robert Abney or Robert F. Uhlmann, Substitute Trustee, will sell and convey only as Substitute Trustee, subject to any prior deeds of trust, real estate taxes, assessments, liens and encumbrances of record.

The proceeds from the sale of the above-described property shall be applied in accordance with the provisions of the above described Deed of Trust.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above.

/s/ T. Robert Abney
T. Robert Abney
Substitute Trustee
/s/ Robert F. Uhlmann
Robert F. Uhlmann
Substitute Trustee
Cochran, Uhlmann, Abney, Duck & Wright
By: /s/ John W. Duck
John W. Duck
Attorney at Law
Publication Dates:
June 17, June 24, July 1,
and July 8, 2010