

INDEXING INSTRUCTIONS: Lots 36 and 45, Sections A, Miller Station Subdivision, situated in Section 4, Township 2 South, Range 5 West, DeSoto County, Mississippi PB 89 PGS 3-5

SUBSTITUTE TRUSTEE'S DEED

Preparer / Grantor
MICHAEL E. HEWGLEY,
SUBSTITUTE TRUSTEE **TO**
MIDSOUTH TITLE SERVICES, LLC
6305 HUMPHREYS BLVD., SUITE 108
MEMPHIS, TENNESSEE 38120
90-747-0700

Grantee
FINANCIAL FEDERAL SAVINGS BANK
6305 HUMPHREYS BLVD., SUITE 100
MEMPHIS, TENNESSEE 38120
901-756-2848

This indenture entered into on this the 28th day of July, 2010, by and between Michael E. Hewgley, as Substitute Trustee of the First Part, and Financial Federal Savings Bank, as Grantee of the Second Part;

WHEREAS, on the 2nd day of September, 2004, JDM, Inc. executed and delivered a certain Deed of Trust unto John W. Montesi, Jr., Trustee, Financial Federal Savings Bank, beneficiary, to secure an indebtedness therein described which Deed of Trust is recorded in Book 3,175, Page 786, of the land records on file in the office of the Chancery Clerk of Desoto County, 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 Financial Federal Savings Bank, pursuant to said Deed of Trust, substituted Michael E. Hewgley as Trustee in said Deed of Trust in the place of John W. Montesi, Jr., by written instrument dated June 9, 2010, filed for record in the Office of the Chancery Clerk of Desoto County, Mississippi, on June 10, 2010 at 09:23 a.m., and duly recorded in Book 3,180, Page 523, in said office; and,

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

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

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

WHEREAS, that in default of the payment of certain indebtedness due by JDM, Inc. to Financial Federal Savings Bank and secured by said deed of trust conveying the property herein-after described, the undersigned as trustee aforesaid, in pursuance of the provisions of said deed(s) of trust did, on the 6th day of July, 2010, proceed to advertise said property for sale as directed in said Deed of Trust by publishing notice of sale for four consecutive weeks preceding such sale, in the *Desoto County Times*, a newspaper published in Hernando, Mississippi, such publications being on, July 6, July 13, July 20 and July 27, 2010, proof of publication being attached hereto and marked Exhibit "A", and by posting notice of sale at the Desoto County Court House in Hernando, Mississippi, and fixing the 28th day of July 2010, for the time at the Desoto County Court House, Hernando, Mississippi, for the place of making said sale, and thereupon on the 28th day of July, 2010, at the place aforesaid, within legal hours, I, as Substitute Trustee aforesaid, did offer for sale for cash the following described property embraced in said deed(s) of trust, to wit:

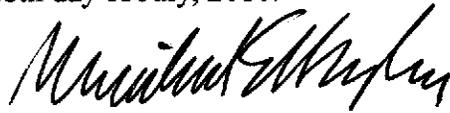
Lots 35 and 46, Section A, Miller Station Subdivision,
situated in Section 4, Township 2 South, Range 5 West,
DeSoto County, Mississippi, as per plat thereof recorded in
Plat Book 89, Pages 3-5, in the office of the Chancery Clerk
of DeSoto County, Mississippi.

And thereupon Financial Federal Savings Bank, bid for the same the sum of Fifty Five Thousand and No/100 Dollars (\$55,000.00), which being the highest and last bid therefor the same was struck off to Financial Federal Savings Bank who was declared the purchaser thereof.

Therefore, in consideration of premises and the payment of the sum of \$55,000.00, the receipt of which is hereby acknowledged, I hereby sell and convey to Financial Federal Savings Bank, organized and existing under the laws of the United States of America said property so sold as aforesaid.

This sale is made by me as Substitute Trustee only and without warranty of any kind whatsoever.

WITNESS MY SIGNATURE this, the 28th day of July, 2010.

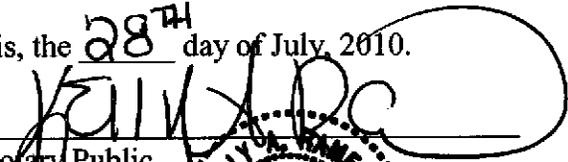


Michael E. Hewgley, Substitute Trustee

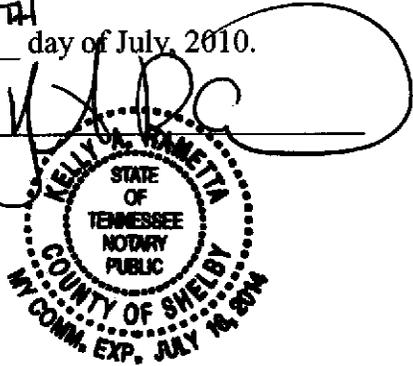
STATE OF TENNESSEE
COUNTY OF SHELBY

This day personally appeared before me, the undersigned authority in and for the county and state aforesaid, Michael E. Hewgley, who acknowledged that he signed and delivered the above and foregoing Substitute Trustee's Deed on the day and year therein mentioned as his own act and deed.

Given under my hand and seal this, the 28th day of July, 2010.


Notary Public

My Commission Expires: 7/16/2014



Prepared By:
Mid South Title Service, LLC
6305 Humphreys Blvd., Suite 108
Memphis, Tennessee 38120
901-747-0700

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:

SUBSTITUTE TRUSTEE'S SALE NOTICE

WHEREAS, on the 2nd day of September, 2004, JDM, Inc. d/b/a JDM, Inc. of Tennessee executed and delivered a certain Land Deed of Trust unto John W. Montesi, Jr., Trustee, Financial Federal Savings Bank, beneficiary, to secure an indebtedness therein described which Deed of Trust is recorded in Book 2,064, Page 671, of the land records on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 21st day of June, 2010, Financial Federal Savings Bank executed and delivered to Michael E. Hewgley an appointment whereby the said Michael E. Hewgley was appointed and substituted as substitute trustee in the aforesaid deed of trust in the place and stead of John W. Montesi, Jr., the trustee originally named therein, as shown by said appointment duly recorded in Book 3,175, Page 786, in the records of trust deeds of DeSoto County, Mississippi; and,

WHEREAS, default has been made in the payment of the indebtedness secured by said deed of trust, which default continues, and Financial Federal Savings Bank, the legal holder of the note secured by said Deed of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of satisfying the indebtedness and costs of sale.

NOW, THEREFORE, notice is hereby given that I, the undersigned, Substitute Trustee, will on the 28th day of July, 2010, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours, offer for sale, at public outcry, to the highest bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

Lots 35 and 46, Section A, Miller Station, situated in Section 4, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 88, Pages 3-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Such title will be conveyed as is vested in me as Substitute Trustee aforesaid.

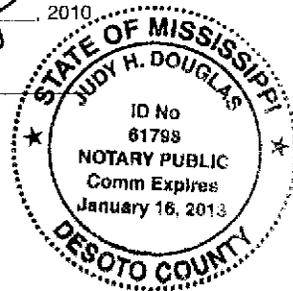
This, the 1st day of July, 2010.
/s/Michael E. Hewgley
Michael E. Hewgley, Substitute Trustee

- Volume No. 115 on the 6 day of July, 2010
- Volume No. 115 on the 13 day of July, 2010
- Volume No. 115 on the 20 day of July, 2010
- Volume No. 115 on the 27 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 27 day of July, 2010
BY Juan 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 371 words @ .12 \$ 44.52
 - B. 2 subsequent insertions of 1113 words @ .10 \$ 111.30
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 158.82

445 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

Exhibit "A"

SUBSTITUTE TRUSTEE'S SALE NOTICE7/02/10 10:41:03
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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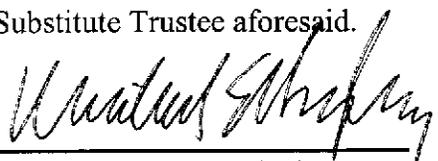
WHEREAS, default has been made in the payment of the indebtedness secured by said deed of trust, which default continues, and Financial Federal Savings Bank, the legal holder of the note secured by said Deed of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of satisfying the indebtedness and costs of sale.

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Such title will be conveyed as is vested in me as Substitute Trustee aforesaid.

This, the 1st day of July, 2010.



Michael E. Hewgley, Substitute Trustee

Michael E. Hewgley
Mid South Title Services, LLC
6305 Humphreys Blvd., Suite 108
Memphis, TN 38120
901.747.0700

7-28-10

PUBLISH: July 6, 2010; July 13, 2010; July 20, 2010 and July 27, 2010.