

PREPARED BY:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

Grantor:  
Bradley P. Jones  
P.O. Box 400  
Brandon, MS 39043  
(601) 825-9508

Grantee:  
CitiMortgage, Inc.  
Mail Station, 1000 Technology Drive,  
O'Fallon, MO 63368-2240  
1-800-283-7918

**Citimortgage, Inc./Tuggle**

INDEXING INSTRUCTIONS:

Lot 54, Section A, Brook Hollow S/D,  
Section 24, T1S, R8W, DeSoto County, MS.  
Plat Book 7, Page 8

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on May 25, 2006, Betty H. Tuggle, aka Betty J. Houston, and Phil P. Tuggle, wife and husband, executed a Deed of Trust to Steven J. Williams, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2490 at Page 278 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc. by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 3197 at Page 588 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of

said Deed of Trust, substituted BRADLEY P. JONES, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3197 at Page 586, thereof, the said Bradley P. Jones, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: September 14, 21, 28, 2010, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 13th day of September, 2010, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

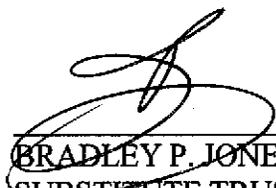
WHEREAS, on the 5th day of October, 2010, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 54, Section A, Brook Hollow Subdivision, in Section 24, Township 1 South, Range 8 West, City of Southaven, Desoto County, Mississippi, as shown on Plat recorded Book 7, Page 8, in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for CitiMortgage, Inc., bidding the sum of Seventy-Nine Thousand Two Hundred Thirty-Nine and 86/100 Dollars (\$79,239.86) for all of the above-described property and said property was struck off to CitiMortgage, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Seventy-Nine Thousand Two Hundred Thirty-Nine and 86/100 Dollars (\$79,239.86), cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to CitiMortgage, Inc., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 5th day of October, 2010.

  
 \_\_\_\_\_  
 BRADLEY P. JONES  
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BRADLEY P. JONES, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 5th day of October, 2010.

*Sonja A. Roper*  
\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

2-9-2012



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

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on May 25, 2006, Betty H. Tuggle, aka Betty J. Houston, and Phil P. Tuggle, wife and husband, executed a Deed of Trust to Steven J. Williams, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2490 at Page 278, thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc. by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 3197 at Page 588 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3197 at Page 586, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the DeSoto County Courthouse at Hernando, Mississippi, on the 5th day of October, 2010, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

- Volume No. 115 on the 14 day of Sept., 2010
- Volume No. 115 on the 21 day of Sept., 2010
- Volume No. 115 on the 28 day of Sept., 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 28 day of Sept., 2010

BY Judy Douglas

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

Lot 54, Section A, Brook Hollow Subdivision, in Section 24, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as shown on Plat recorded Book 7, Page 8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 9th day of September, 2010.

BRADLEY P. JONES  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI  
39043  
(601) 825-9508  
A&E File #27916  
PUBLISH: September 14, 21,  
28, 2010



- A. Single first insertion of 415 words @ .02 \$ 49.80
  - B. 2 subsequent insertions of 830 words @ .02 \$ 83.00
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 135.80

Exhibit "A"