

10/25/10 11:04:11 <sup>33</sup>  
OK # BK 645 P6 319  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

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

Return To:  
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### Substituted Trustee's Deed

Grantor:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
(601) 981-7773

Grantee:  
Federal National Mortgage Association  
13150 Worldgate Drive  
Herndon, Virginia 20170  
703-833-8413

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

Lot 103, Section B, Grove Park, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 85, Page 32 and 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on June 4, 2007, Edward L. Nerren, III and wife, Merideth T. Nerren, 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 2732 at Page 569 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 August 11, 2010 and recorded in Book 3,202 at Page 474 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 August 11, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,202 at Page 477; 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 13th day of October, 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, First Horizon Home Loans, a division of First Tennessee Bank National Association bid the sum of \$279,575.69; and

WHEREAS, said bid by First Horizon Home Loans, a division of First Tennessee Bank National Association, was the highest bid;

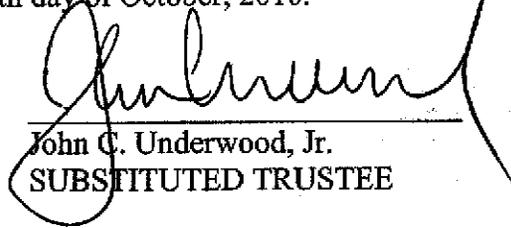
WHEREAS in the of Substitution of Trustee herein before referred to, First Horizon Home Loans, a division of First Tennessee Bank National Association authorized John C. Underwood, Jr., Substitute Trustee, to transfer and assign this bid to the whomever the undersigned shall authorize in the event First Horizon Home Loans, a division of First Tennessee Bank National Association 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 First Horizon Home Loans, a division of First Tennessee Bank National Association as last and highest bidder to the Federal National Mortgage Association.

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of **\$279,575.69**, do hereby sell and convey unto **Federal National Mortgage Association** the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 103, Section B, Grove Park, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 85,

Page 32 and 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 13th day of October, 2010.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

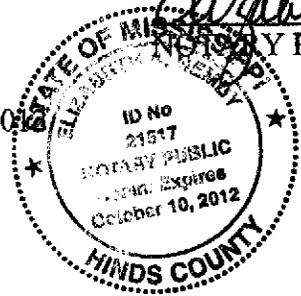
STATE OF MISSISSIPPI

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 13th day of October, 2010.





My Commission Expires: October 10, 2012

# DESOTO TIMES-TRIBUNE

Simply Making Life Better Since 1839

## 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:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on June 4, 2007, Edward L. Nerren, III and wife, Merideth T. Nerren, 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 2732 at Page 569 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 August 11, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,202 at Page 474; 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 August 11, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3,202 at Page 477; 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;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 13th day of October, 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 Her-

- Volume No. 115 on the 21 day of Sept., 2010
- Volume No. 115 on the 28 day of Sept., 2010
- Volume No. 115 on the 5 day of Oct., 2010
- Volume No. 115 on the 12 day of Oct., 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

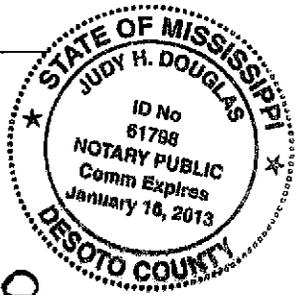
Diane Smith

Her-  
nando, County of DeSoto,  
State of Mississippi, the fol-  
lowing described property  
situated in the County of  
DeSoto, State of Missis-  
sippi, to-wit:  
Lot 103, Section B, Grove Park,  
situated in Section 7, Town-  
ship 3 South, Range 7  
West, DeSoto County, Mis-  
sissippi, as per plat thereof  
recorded in Plat Book 85,  
Page 32 and 33, in the of-  
fice of the Chancery Clerk  
of DeSoto County, Missis-  
sippi.  
I WILL CONVEY only such title  
as is vested in me as Sub-  
stituted Trustee.  
WITNESS MY SIGNATURE,  
this the 3rd day of Septem-  
ber, 2010.  
John C. Underwood, Jr.,  
SUBSTITUTED TRUSTEE  
Control # 10070395  
PUBLISH: 09/21/2010,  
09/28/2010, 10/05/2010,  
10/12/2010.

Sworn to and subscribed before me, this 12 day of Oct., 2010

BY Judy H. 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 443 words @ .02 \$ 53.16
  - B. 3 subsequent insertions of 1329 words @ .02 \$ 132.90
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 189.06