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DK # BK 646 PG 623  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-000757	Return to: Shapiro & Massey, L.L.C. * ENV 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX9708
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<b>GRANTOR</b>	<b>GRANTEE</b>
J. Gary Massey Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299	Federal National Mortgage Association 14221 Dallas Parkway - Ste. 1000 Dallas, TX 75254 (972)773-4663

**SUBSTITUTED TRUSTEES DEED**

INDEX: Lot 191, Sec. E, Magnolia Estates S/D, Sec. 35, T-1-S, R-6-W, DeSoto Co/MS

PB 38 PG 27

WHEREAS, on July 21, 2006, Barry D. Delaney, a married man and Leah M. Delaney, his wife, executed a Deed of Trust to Michael Lyon, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2526 at Page 745 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to OneWest Bank, FSB by instrument dated June 15, 2010 and recorded in Book 3,183 at Page 169 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, OneWest Bank, FSB, substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated June 16, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3,183 at Page 172 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by OneWest Bank, FSB to foreclose under the terms of said Deed of Trust, I did on November 4, 2010, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of DeSoto County, located at

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Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

(See Exhibit A)

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in The DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on October 14, 21, and 28, 2010, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, OneWest Bank, FSB bid for said property in the amount of \$101,744.02, which being the highest and best bid, the same was then and there struck off to OneWest Bank, FSB and it was declared the purchaser thereof.

WHEREAS, OneWest Bank, FSB has requested transfer and assignment of its bid to the Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of OneWest Bank, FSB as the highest and best bidder to Federal National Mortgage Association pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

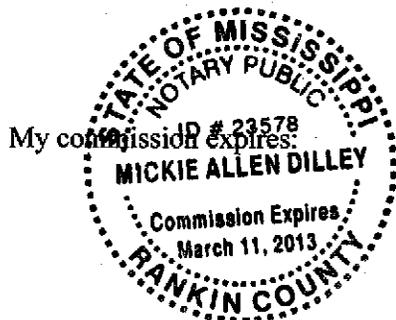
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on November 4, 2010.

J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Fourth day of November, 2010, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

  
Notary Public

(Exhibit A)

LOT 191, SECTION E, MAGNOLIA ESTATES SUBDIVISION, IN SECTION 35,  
TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER  
PLAT THEREOF RECORDED IN PLAT BOOK 38, PAGE 27, IN THE OFFICE OF  
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

# 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 July 21, 2006, Barry D. Delaney, a married man and Leah M. Delaney, his wife executed a certain deed of trust to Michael Lyon, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2526 at Page 745; and

WHEREAS, said Deed of Trust was subsequently assigned to OneWest Bank, FSB by instrument dated June 15, 2010 and recorded in Book 3,183 at Page 169 of the aforesaid Chancery Clerk's office; and

WHEREAS, OneWest Bank, FSB has heretofore substituted J. Gary Massey as Trustee by instrument dated June 16, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3,183 at Page 172; 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, OneWest Bank, FSB, the legal holder of said indebtedness, 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 and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 4, 2010 offer for sale at public outcry and sell with legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

- Volume No. 115 on the 14 day of Oct., 2010
- Volume No. 115 on the 21 day of Oct., 2010
- Volume No. 115 on the 28 day of Oct., 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

*Diane Smith*

LOTS 491 SECTION 8, MAGNOLIA STATE SUBDIVISION, IN SECTION 35, TOWNSHIP 10, SOUTH RANGE 6, WEST DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 38, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

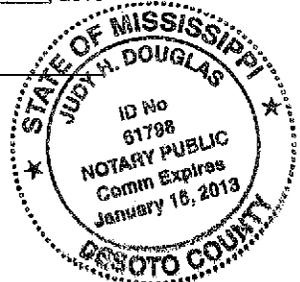
WITNESS MY SIGNATURE on this 11th day of October, 2010.

J. Gary Massey  
SUBSTITUTED TRUSTEE  
Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
Jackson, MS 39216  
(601)981-9299  
10142 Riggan Drive  
Olive Branch, MS 38654  
10-000757JC  
Publication Dates:  
October 14, 21, and 28, 2010

Sworn to and subscribed before me, this 28 day of Oct., 2010

BY *Judith 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 401 words @ .12 \$ 48.12
  - B. 2 subsequent insertions of 802 words @ .10 \$ 80.20
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 131.32