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 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. 10-000354	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX4801
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GRANTOR	GRANTEE
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 107, Sec. A, Braybourne S/D, Sec. 32, T-1-S, R-5-W, DeSoto Co/MS PB 59 Pg. 32-33

WHEREAS, on January 19, 1999, James P. Mulhern and Dorothy K. Mulhern, executed a Deed of Trust to Guaranty Title Company, Trustee for the benefit of First American National Bank, which Deed of Trust is filed for record in Book 1075 at Page 709 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Fleet Mortgage Corp., by instrument dated December 1, 1999 and recorded in Book 1191 at Page 664 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA (the "Saving Bank") successor by merger to Washington Mutual Home Loans, Inc., successor by merger to Fleet Mortgage Corp., from the Federal Deposit Insurance Corporation, acting as receiver for the Savings Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821 (d), 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 March 30, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3153 at Page 470 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 JPMorgan Chase Bank, National Association to foreclose under the terms of said Deed of Trust, I did on January 4, 2011, 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 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:

Lot 107, Section "A", Braybourne Subdivision, located in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as recorded in Plat Book 59, Pages 32-33, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

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 DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on December 14, December 21, and December 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, JPMorgan Chase Bank, National Association bid for said property in the amount of \$76,001.00, which being the highest and best bid, the same was then and there struck off to JPMorgan Chase Bank, National Association and it was declared the purchaser thereof.

WHEREAS, JPMorgan Chase Bank, National Association 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 JPMorgan Chase Bank, National Association 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 January 4, 2011.

*J. Gary Massey*

J. Gary Massey, Substituted Trustee

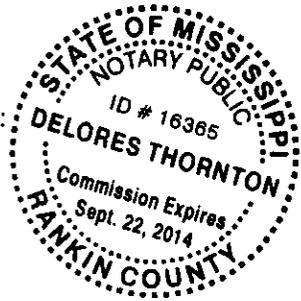
STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Fourth day of January, 2011, 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.

*Delores Thornton*

Notary Public

My commission expires:



# 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 January 19, 1999, James P. Mulhern and Dorothy K. Mulhern, executed a certain deed of trust to Guaranty Title Company, Trustee for the benefit of First American National Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1075 at Page 709; and

WHEREAS, said Deed of Trust was subsequently assigned to Fleet Mortgage Corp., by instrument dated December 1, 1999 and recorded in Book 1191 at Page 664 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA (the "Saving Bank"), successor by merger to Washington Mutual Home Loans, Inc., successor by merger to Fleet Mortgage Corp., from the Federal Deposit Insurance Corporation, acting as receiver for the Savings Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821 (d), has heretofore substituted J. Gary Massey as Trustee by instrument dated March 30, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3153 at Page 470; 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, JPMorgan Chase Bank, National Association, 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.

- Volume No. 115 on the 14 day of Dec., 2010
- Volume No. 115 on the 21 day of Dec., 2010
- Volume No. 115 on the 28 day of Dec., 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 Dec., 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 466 words @ .12 \$ 55.92
  - B. 2 subsequent insertions of 932 words @ .10 \$ 93.20
  - C. Making proof of publication and deposing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 152.12

NOW, I HEREOFRE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 4, 2011, offer for sale at public outcry and sell within 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:

Lot 107, Section "A", Braybourne Subdivision, located in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as recorded in Plat Book 59, Pages 32-33, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 8th day of December, 2010.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.

1910 Lakeland Drive

Suite B

Jackson, MS 39216

(601)981-8299

13044 Braybourne Cross

Olive Branch, MS 38654

10-000354GW

Publication Dates:

December 14, December 21  
and December 28, 2010