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### Substituted Trustee's Deed

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

Grantee:  
Community America Credit Union  
P.O. Box 809002  
Kansas City, MO 64180-9002  
(913) 323-4518

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

Lot 19, Scenic Hollow Subdivision, S35/T1S/R9W *PB 15 Pg 40-44*

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on April 10, 2002, Alvis L. Williams and Jerry L. Williams, Husband and Wife, as Joint Tenants executed a deed of trust to Leon G. Kusnetzky, Trustee for the benefit of CommunityAmerica Credit Union which deed of trust is recorded in Deed of Trust Book 1491 Page 496 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, CommunityAmerica Credit Union, 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 February 7, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3279 at Page 374; 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, CommunityAmerica Credit Union, 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 12th day of April, 2011 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;

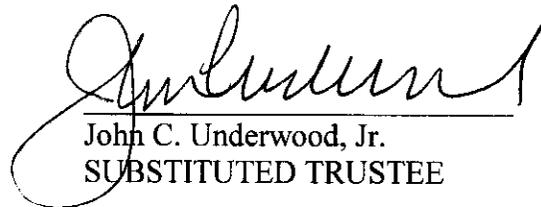
WHEREAS, at such sale, CommunityAmerica Credit Union bid the sum of \$94,500.00;  
and

WHEREAS, said bid by CommunityAmerica Credit Union, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$94,500.00, do hereby sell and convey unto CommunityAmerica Credit Union the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 19, Scenic Hollow Subdivision located in Section 35, Township 1 South, Range 9 West as recorded in plat Book 15, Pages 40-44 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 12th day of April, 2011.

  
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 12th day of April, 2011.

  
NOTARY PUBLIC

My Commission Expires: 10-02-2014



# 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:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 10, 2002, Alvis L. Williams and Jerry L. Williams, Husband and Wife, as Joint Tenants, executed a deed of trust to Leon G. Kuenetzky, trustee for the benefit of CommunityAmerica Credit Union, which deed of trust is recorded in Deed of Trust Book 1491 Page 496 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, CommunityAmerica Credit Union, 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 February 7, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3279 at Page 374; 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, CommunityAmerica Credit Union, 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 12th day of April, 2011, 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 Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 19, Scenic Hollow Subdivision located in Section 35, Township 1 South, Range 9 West as recorded in plat Book 15, Pages 40-44 in the office of the Chancery Clerk of DeSoto County, Mississippi.

- Volume No. 116 on the 17 day of March, 2011
- Volume No. 116 on the 24 day of March, 2011
- Volume No. 116 on the 31 day of March, 2011
- Volume No. 116 on the 7 day of April, 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Diane Smith

Sworn to and subscribed before me, this 7 day of April, 2011

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 370 words @ .12 \$ 44.40  
 B. 3 subsequent insertions of 1110 words @ .10 \$ 111.00  
 I WILL CONVEY only such title as is vested in me as Substituted Trustee. Publication and depositing to same \$ 3.00

WITNESS MY SIGNATURE, this the 12th day of March, 2011, at Hernando, Mississippi, John C. Underwood, Jr.

SUBSTITUTED TRUSTEE  
Control #10120831  
PUBLISH: 03/17/2011, 03/24/2011, 03/31/2011, 04/07/2011  
Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229