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**INDEXING INSTRUCTIONS: Lot 200 Estates of Delta Bluff Phase VII, Section 26, Township 1 South, Range 9
West Desoto County, MS**

Prepared by:
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SUBSTITUTE TRUSTEE'S DEED

BY VIRTUE OF THE AUTHORITY conferred on me as Substitute Trustee in that certain Deed of Trust dated February 19, 2008 executed by Minuse Jones, President of M. Jones and Company Inc unto H. McCall Wilson, Jr., as Trustee, to secure an indebtedness therein described to Bank of Fayette County said Deed of Trust being of record in Land Deed of Trust Book 2860 page 521: the undersigned was appointed as Substitute Trustee by instrument dated April 13, 2011 recorded in Land Deed of Trust Book 3293 Page 340 all in the Land records of the Clerk of the Chancery Court of Marshall County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, at the request of the legal holder of said indebtedness, after having first advertised the time, terms and place of sale as prescribed by the statutes of the State of Mississippi, and according to the terms of said Deed of Trust, by posting at the East front door of the Desoto County Courthouse in the City of Hernando, Mississippi, a notice, and by newspaper publication in *The Desoto Times Tribune* a qualified newspaper, beginning on April 28, and continuing, serially, on May 5, 12, 19, 2011, I did offer the same for sale at the East front door of the Courthouse aforementioned, within lawful hours, on Friday, May 20, 2011 when Bank of Fayette County appeared and bid therefor the sum of Two Hundred Thousand Dollars and 00/100 dollars, (\$200,000.00) which was the highest and best bid for the real property so conveyed in trust.

Therefore, in consideration of the payment to me, as Substitute Trustee, of said sum of Two Hundred Thousand Dollars and 00/100ths, (\$200,000.00) I

**WILLIAM F. SCHNELLER
P. O. Box 417
Holly Springs, MS 38635
662-252-3224**

do hereby convey, as Trustee, unto said

**BANK OF FAYETTE COUNTY
Post Office Box 277
Moscow, Tennessee 38057
901-850-2429**

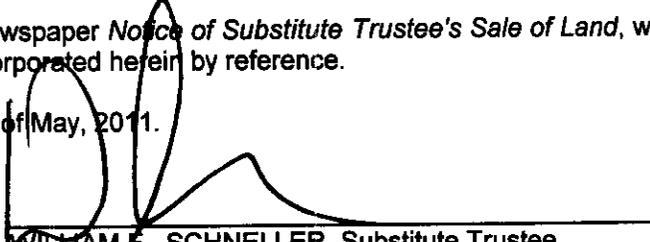
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the following described property situated in the County of Desoto, State of Mississippi, to wit:

(See Exhibit "A" attached)

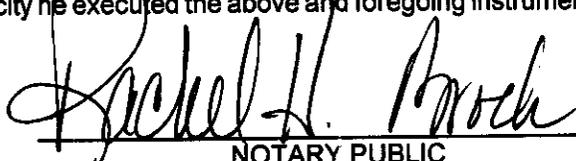
A true copy of the proof of publication of said newspaper *Notice of Substitute Trustee's Sale of Land*, with publisher's affidavit annexed, is attached hereto and incorporated herein by reference.

WITNESS MY SIGNATURE on this the 20th day of May, 2011.


WILLIAM F. SCHNELLER, Substitute Trustee

STATE OF MISSISSIPPI
COUNTY OF MARSHALL

Personally appeared before me, the undersigned authority in and for the said county and state, on this 20th day of May, 2011, within my jurisdiction, the within named William F. Schneller, who acknowledged that he is Substitute Trustee and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.


NOTARY PUBLIC

(SEAL)

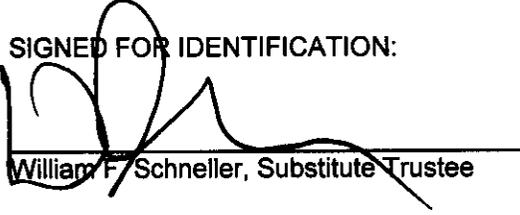
My commission expires



EXHIBIT "A"

Lot 200 The Estates of Delta Bluffs Phase VII Area L of the Lakes of Delta Bluffs PUD located in Section 26, Township 1South, Range 9 West as shown on plat of record in Plat Book 86 page 42 in the Chancery Clerk's office of Desoto County, Mississippi to which plat reference is hereby made for a more particularly description of said property.

SIGNED FOR IDENTIFICATION:



William F. Schneller, Substitute Trustee

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:

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF LAND

Under and by virtue of the authority vested in me as Substitute Trustee in that certain Deed of Trust dated February 19, 2008 executed by Minuse Jones, President of M. Jones and Company Inc to H. McCall Wilson, Jr, as Trustee, to secure an indebtedness therein described to Bank of Fayette County, said Deed of Trust being of record in Land Deed of Trust Book 2860 at page 521; the undersigned was appointed as Substitute Trustee by instrument dated April 13, 2011 recorded in Land Deed of Trust Book 3293 Page 340 all in the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Substitute Trustee aforesaid, will, within lawful hours, at the East door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

FRIDAY, MAY 20, 2011 offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 200 The Estates of Delta Bluffs Phase VII Area L of the Lakes of Delta Bluffs RUD located in Section 26, Township 1 South, Range 9 West as shown on plat of record in Plat Book 88 page 42 in the Chancery Clerk's office of Desoto County, Mississippi in which plat reference is hereby made for a more particular description of said property.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale. I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE on this the 22nd day of April, 2011.

/s/ William F. Schneller
William F. Schneller, Substitute Trustee

Publishing Dates: April 28, May 5, 12, 19, 2011

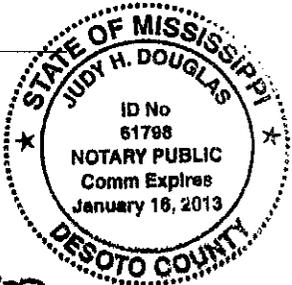
- Volume No. 116 on the 28 day of April, 2011
- Volume No. 116 on the 5 day of May, 2011
- Volume No. 116 on the 12 day of May, 2011
- Volume No. 116 on the 19 day of May, 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 19 day of May, 2011

BY Judy Douglas

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



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 B. 3 subsequent insertions of 1020 words @ .10 \$ 102.00
 C. Making proof of publication and depositing to same \$ 3.00
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