

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. 11-002169	 Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX3061
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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	Regions Bank DBA Regions Mortgage 7130 Goodlett Farms Parkway A4W Cordova, Tennessee 38016 800-748-9498

**SUBSTITUTED TRUSTEES DEED**

INDEX: Lot 78, Sec. A, Fairfield Meadows Subdivision, Sec.32, T-I-S, R-8-W, DeSoto Co./MS  
*PB 62 Ps 19-26*

WHEREAS, on March 25, 2003, Karen M. Wallace, An unmarried person, executed a Deed of Trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1690 at Page 720 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank, National Association, 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 April 28, 2011, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3299 at Page 612 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 Regions Bank DBA Regions Mortgage to foreclose under the terms of said Deed of Trust, I did on June 23, 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:

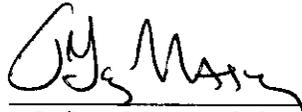
Lot 78, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Pages 19-26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 June 2, June 9, and June 16, 2011, (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, Regions Bank DBA Regions Mortgage bid for said property in the amount of \$107,034.67, which being the highest and best bid, the same was then and there struck off to Regions Bank DBA Regions Mortgage and it was declared the purchaser thereof.

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

WITNESS MY SIGNATURE, on June 23, 2011.

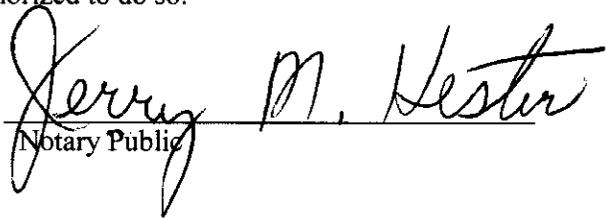
  
\_\_\_\_\_  
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twenty-Third day of June, 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.



My commission expires

  
\_\_\_\_\_  
Notary Public

**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 March 25, 2003, Karen M. Wallace, An unmarried person, executed a certain deed of trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1690 at Page 720; and

WHEREAS, Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank, National Association, has heretofore substituted J. Gary Massey as Trustee by Instrument dated April 28, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3299 at Page 812; 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, Regions Bank DBA Regions Mortgage, 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 June 23, 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:

Volume No. 116 on the 2 day of June, 2011  
 Volume No. 116 on the 9 day of June, 2011  
 Volume No. 116 on the 16 day of June, 2011  
 Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011  
 Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011  
 Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

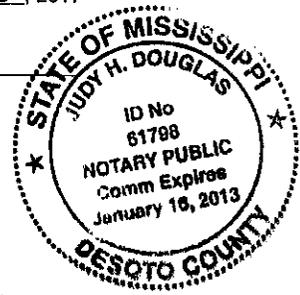
Diane Smith

Lot 78, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Pages 19-26, 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 24th day of May, 2011.  
 J. Gary Massey  
 SUBSTITUTED TRUSTEE  
 Shapiro & Massey, L.L.C.  
 1910 Lakeland Drive  
 Suite B  
 Jackson, MS 39216  
 (601)981-9299  
 4165 Meadow Creek Drive  
 Horn Lake, MS 38637  
 11-002169GW  
 Publication Dates:  
 June 2, June 9, and June 16, 2011

Sworn to and subscribed before me, this 16 day of June, 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 384 words @ .02 \$ 46.08  
 B. 2 subsequent insertions of 768 words @ .02 \$ 76.80  
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