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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared By:
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Return To:
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Substituted Trustee's Deed

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

Grantee: Federal National Mortgage Association, 13455 Noel Road, Suite 600, Dallas, Texas 75240-5003, (214) 773-4663

INDEXING INSTRUCTIONS:

Lot 79, Sec B, Ross Pointe PUD, S2/T2S/R8W, PB 54/8-9

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on June 27, 2005, Jonathan R. Kelso, an unmarried man executed a deed of trust to Jerry Baker, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is recorded in Deed of Trust Book 2,246 at Page 343 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Horizon Home Loans, a division of First Tennessee Bank National Association by instrument dated June 18, 2010 and recorded in Book 3,184 at Page 609 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, First Horizon Home Loans, a division of First Tennessee Bank National Association, 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 June 18, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3,184 at Page 612; 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, First Horizon Home Loans, a division of First Tennessee Bank National Association, 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; and

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 7th day of December, 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; and

WHEREAS, at such sale, First Horizon Home Loans, a division of First Tennessee Bank National Association bid the sum of \$94,463.49; and

WHEREAS, said bid by First Horizon Home Loans, a division of First Tennessee Bank National Association was the highest bid; and

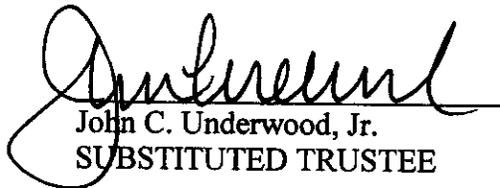
WHEREAS in the Substitution of Trustee herein before referred to, First Horizon Home Loans, a division of First Tennessee Bank National Association authorized John C. Underwood, Jr., Substitute Trustee, to transfer and assign this bid to whomever the undersigned shall authorize in the event First Horizon Home Loans, a division of First Tennessee Bank National Association was the last and highest bidder at the sale, which event has taken place; and

WHEREAS, by the execution of this instrument, the said John C. Underwood, Jr., Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of First Horizon Home Loans, a division of First Tennessee Bank National Association as last and highest bidder to the Federal National Mortgage Association.

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$94,463.49, do hereby sell and convey unto the Federal National Mortgage Association the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 79, Section B, Ross Pointe PUD, in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Page 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 7th day of December, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF Mississippi

COUNTY OF Hinds 1st

Personally appeared before me, the undersigned authority in and for the said county and state, on this **7th day of December, 2011**, within my jurisdiction, the within named **John C. Underwood, Jr.**, who provided to me on the basis of satisfactory evidence to be the person who name is subscribed in the above and foregoing instrument and acknowledged that he executed the same in his representative capacity and that by his signature on the instrument and as the act and deed of the person(s) or entity(ies) upon behalf of which he acted, executed the above and foregoing instrument, after first having been duly authorized so to do.


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 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 27, 2004, Jonathan R. Kelo, an unmarried man, executed a deed of trust to Jerry Baker, trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,246 at Page 343 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and WHEREAS, the aforesaid deed of trust was assigned to First Horizon Home Loans, a division of First Tennessee Bank National Association by instrument dated June 18, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,184 at Page 609; and

WHEREAS, the aforesaid, First Horizon Home Loans, a division of First Tennessee Bank National Association, 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 June 18, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3,184 at Page 612; 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, First Horizon Home Loans, a division of First Tennessee Bank National Association, 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 7th day of December, 2011, offer for sale at public auction for cash to the highest bidder, and will

- Volume No. 116 on the 15 day of Nov., 2011
- Volume No. 116 on the 22 day of Nov., 2011
- Volume No. 116 on the 29 day of Nov., 2011
- Volume No. 116 on the 6 day of Dec., 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 6 day of Dec., 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 435 words @ .12 \$ 52.20
 B. 3 subsequent insertions of 1305 words @ .10 \$ 130.50
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 185.70



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 79, Section B, Ross Pointe PUD, in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Page 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.
I WILL CONVEY only such title as is vested in me as Substituted Trustee.
WITNESS MY SIGNATURE, this the 31st day of October, 2011.
John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
Control #10050286
PUBLISH: 11/15/2011, 11/22/2011, 11/29/2011, 12/06/2011