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 MC DK W BK 676 PG 270
 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. 10-001556	Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX1571
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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 346, Sec. C, Lake Forest S/D in Sec. 25, T1S, R9W DeSoto County, Mississippi
 PA 12 Pg 5-7

WHEREAS, on September 15, 2009, Mark Scott Andrews and Lori Diane Andrews, Husband and Wife, executed a Deed of Trust to Denise McLaurin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 3080 at Page 67 and Modified in Book 3291 at Page 521 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank D/B/A Regions Mortgage by instrument dated November 30, 2010 and recorded in Book 3253 at Page 769 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Regions Bank dba Regions Mortgage, 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 November 30, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3253 at Page 772 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 February 28, 2012, 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 De Soto 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 De Soto County, Mississippi, being more particularly described as follows, to wit:

(See Exhibit A)

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 De Soto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published on January 31, February 7, 14, 21, 2012, (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 De Soto County, Hernando, Mississippi for said period of four 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 \$123,157.41, 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 February 28, 2012.

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-Eighth day of February, 2012, 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.

Notary Public

My commission expires:



(Exhibit A)

Lot 346, Section C, LAKE FOREST SUBDIVISION, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 5-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

AFFP .
10-001556GW/Andrews

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

January 31, 2012, February 07, 2012, February 14, 2012, February 21, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED

Diane Smith
Clerk

Subscribed to and sworn to me this 21st day of February 2012.

Judy Douglas
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00003079 00007245

Delores
Shapiro & Massey
1910 Lakeland Drive
Suite B
Jackon, MS 39216

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 15, 2009, Mark Scott Andrews and Lori Diane Andrews, Husband and Wife, executed a certain deed of trust to Denise McLaurin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3080 at Page 67 and Modified in Book 3291 at Page 521; and WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank D/B/A Regions Mortgage by instrument dated November 30, 2010 and recorded in Book 3253 at Page 769 of the aforesaid Chancery Clerk's office; and WHEREAS, Regions Bank dba Regions Mortgage has heretofore substituted J. Gary Massey as Trustee by instrument dated November 30, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3253 at Page 772; 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 February 28, 2012 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 346, Section C, LAKE FOREST SUBDIVISION, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 5-7, 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 25th day of January, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.C.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299
6757 River Birch Road
Walls, MS 38680
10-001556GW
Publication Dates:
January 31, February 7, 14, 21, 2012

