

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. 12-005307	<div style="text-align: center;"><i>sw</i></div> Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX5444
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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	Department of Veterans Affairs VA Regional Loan Center 9500 Bay Pines Blvd. St. Petersburg, FL 33708 (888) 611-5916

SUBSTITUTED TRUSTEES DEED

INDEX: Lot 16, Creekwood West Subdivision, Section 30, T-1-S, R-7-W, DeSoto Co., MS
PB 39 PG 13

WHEREAS, on April 26, 2004, Phillip M. Pyle and Clara L. Pyle, husband and wife, executed a Deed of Trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, NA, which Deed of Trust is filed for record in Book 1978 at Page 0300 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Everbank by instrument dated August 8, 2008 and recorded in Book 2,946 at Page 267 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, EverBank, substituted Shapiro & Massey, LLC 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 September 14, 2012, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3,507 at Page 20 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 EverBank to foreclose under the terms of said Deed of Trust, I did on November 8, 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 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 16, Creekwood West Subdivision, as recorded in Plat Book 39, Page 13 in the DeSoto County Chancery Clerk's Office, located in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi.

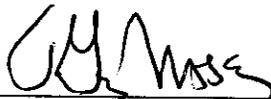
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published on October 11, 18, 25 and November 01, 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 DeSoto 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, EverBank bid for said property in the amount of \$48,471.50, which being the highest and best bid, the same was then and there struck off to EverBank and it was declared the purchaser thereof.

WHEREAS, EverBank has requested transfer and assignment of its bid to the Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to Secretary of Veterans Affairs, an Officer of the United States of America; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of EverBank as the highest and best bidder to Secretary of Veterans Affairs, an Officer of the United States of America pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Secretary of Veterans Affairs, an Officer of the United States of America the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on November 8, 2012.



Shapiro & Massey, LLC, 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 Eighth day of November, 2012, J. GARY MASSEY Attorney for Shapiro & Massey, LLC, 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.

Brittini Everitte
Notary Public

My commission expires:



