



1st Judicial District
 Instrument 2012 6632 T - J1
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Prepared By:

 THE FIRST - A NATIONAL BANKING
 ASSOCIATION
 6480 US HWY 98 W
 HATTIESBURG, MS 39402
 (601) 268-1967

After Recording Return To:
 THE FIRST - A NATIONAL BANKING
 ASSOCIATION
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 HATTIESBURG, MS 39402
 (601) 268-1967
 ATTN: DAWN LOWE

Record & Return to:
 Page, Mannino, Peresich and McDermott
 759 Vieux Marche Mall
 Biloxi, MS 39530
 Tel. 228.374.2100

[Space Above This Line For Recording Data]

*Indexing
 SW corner of SE 1/4 of SE 1/4
 Section 27, T5S, R11W*

DEED OF TRUST

SHUMATE
 Loan #: 1205125
 PIN: 0804-27-016.008
 MIN: 100230100012051254

Grantor(s): SHEILA ANN HEBERT SHUMATE AND DAVID P. SHUMATE, JR, WIFE AND HUSBAND

Address: 14101 E WORTHAM RD, SAUCIER, MS 39574
 Phone: (228) 216-4201

Grantee: Mortgage Electronic Registration Systems, Inc.
 Address: 1901 E VoorHees Street, Suite C, Danville, IL 61834 Phone: 1-888-679-6377

Lender: THE FIRST, A NATIONAL BANKING ASSOCIATION
 Address: 6480 US HWY 98 W, HATTIESBURG, MS 39402
 Phone: (601) 268-1967

Trustee: TERRY L CAVES
 Address: 525 N 4TH AVENUE, LAUREL, MS 39440
 Phone: _____

Legal Description: INDEX: SW CORNER OF THE SE 1/4 OF THE SE 1/4 OF SECTION 27, T5S, R11W, HARRISON CO, MS

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JUNE 29, 2012, together with all

*DPS
 SFF*

Riders to this document.

(B) "Borrower" is SHEILA ANN HEBERT SHUMATE AND DAVID P. SHUMATE, JR, WIFE AND HUSBAND. Borrower is the trustor under this Security Instrument.

(C) "Lender" is THE FIRST - A NATIONAL BANKING ASSOCIATION. Lender is a A MISSISSIPPI CORPORATION organized and existing under the laws of MISSISSIPPI. Lender's address is 6480 US HWY 98 W, HATTIESBURG, MS 39402.

(D) "Trustee" is TERRY L CAVES.

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and MERS has a mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated JUNE 29, 2012. The Note states that Borrower owes Lender ONE HUNDRED SIXTY-FIVE THOUSAND AND 00/100 Dollars (U.S. \$165,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 1, 2022.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify] EXHIBIT "A"
- Second Home Rider
- Biweekly Payment Rider

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)

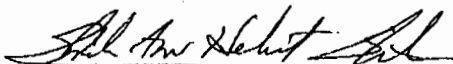
EXHIBIT "A"

Commence at a found concrete monument marking the Southwest corner of the Southeast 1/4 of the Southeast 1/4 of Section 27, Township 5 South, Range 11 West, Harrison County, Mississippi; thence South 89 degrees 40 minutes 22 seconds East along the South boundary of said Section 27, a distance of 1114.50 feet to a set 1/2 inch re-bar for the true Point of Beginning; thence South 89 degrees 40 minutes 22 seconds East along the South boundary of said Section 27, a distance of 132.59 feet to a set 1/2 inch re-bar; thence North 41 degrees 27 minutes 18 seconds West, a distance of 1023.74 feet to a set 1/2 inch re-bar on the Southern right-of-way of East Wortham Road; thence South 55 degrees 19 minutes 09 seconds West along the Southern right-of-way of said East Wortham Road, a distance of 138.49 feet to a set 1/2 inch re-bar; thence South 43 degrees 46 minutes 51 seconds East a distance of 952.52 feet to the Point of Beginning. The property contains 2.66 acres more or less, and is a part of the Southeast 1/4 of the Southeast 1/4 of said Section 27.

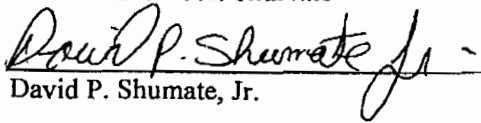
Further being identified as part of the same parcel of property conveyed to Julia Gill Tyrone by Partition Deed of records in Deed Book 995 at Page 456, Land Deed Records First Judicial District of Harrison County, Mississippi.

Further being identified as the same parcel of property depicted as Tract "F" (2.66 acres) on that survey prepared by O'Neal-Bond Engineering, Inc., dated 07/2005.

Signed for identification this 29th day of June, 2012.



Sheila Ann Hebert Shumate


David P. Shumate, Jr.