

STATE OF MISSISSIPPI
 COUNTY OF De SOTO

Wendy Jones Wolverton and Mike Wolverton
 LMC 555684

SUBSTITUTED TRUSTEES DEED

WHEREAS, on November 27, 1996, Wendy Jones Wolverton and Mike Wolverton executed a Deed of Trust to Robert P. O'Hara And/Or E. Stephen White, Trustee for the benefit of First National Mortgage Corporation, which Deed of Trust is filed for record in Book 872, Page 684 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company by instrument dated December 12, 1996 and recorded in Book 881, Page 375 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, The Leader Mortgage Company appointed and 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 July 20, 1999, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1132, Page 434 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 The Leader Mortgage Company to foreclose under the terms of said Deed of Trust, I did on September 9, 1999, 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, 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:

Lot 47, Section A, MAGNOLIA GARDENS SUBDIVISION P.U.D., 1ST ADDITION, in Section 34, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, 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 the DESOTO COUNTY TRIBUNE, a newspaper published in De Soto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on August 18, 1999, and subsequent notices appeared on August 25, September 1 and 8, 1999, (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, The Leader Mortgage Company bid for said property in the amount of \$72,783.24, which being the highest and best bid, the same was then and there struck off to The Leader Mortgage Company 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 The Leader Mortgage Company the land and

property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on September 9, 1999.

J. Gary Massey
J. Gary Massey, Substituted Trustee

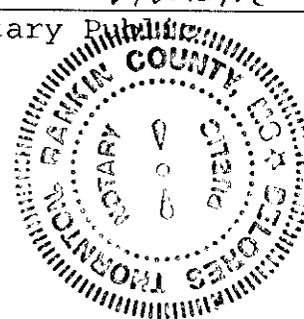
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on September 9, 1999, 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.

Delores Shortt
Notary Public

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES SEPT. 22, 2002
~~BONDED THRU STATE NOTARY SERVICE~~



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
S&M #99-0782

GRANTEE'S ADDRESS:

LEADER MORTGAGE COMPANY
The SunAmerica Building
Cleveland OH 44115-1507
216-696-8000

PREPARED BY:

J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986

THE DESOTO COUNTY TRIBUNE

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, David Grisham, Publisher of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVII</u>	No. <u>42</u>	, dated the <u>8th</u>	day of <u>September</u>	, 19 <u>99</u>
In Vol. <u>XXVII</u>	No. <u>41</u>	, dated the <u>1st</u>	day of <u>September</u>	, 19 <u>99</u>
In Vol. <u>XXVII</u>	No. <u>40</u>	, dated the <u>25th</u>	day of <u>August</u>	, 19 <u>99</u>
In Vol. <u>XXVII</u>	No. <u>39</u>	, dated the <u>18th</u>	day of <u>August</u>	, 19 <u>99</u>
In Vol. _____	No. _____	, dated the _____	day of _____	, 19 _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham
GENERAL MANAGER

Sworn to and subscribed before me, this 8th
day of September, 19 99

(SEAL)
Alvin Smith
NOTARY PUBLIC

My commission expires April 27, 2002
To Shapiro & Massey
for taking the annexed publication of 401
words or the equivalent thereof for a total of four(4)
times \$ 168.42, plus \$3.00 for making a proof
of publication and depositing to same for a total cost
of \$ 171.42.

STATE MS. - DESOTO CO. FILED

SEP 15 10 40 AM '99

BK 359 PG 411
W.E. DAVID CH. CLK.

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 27, 1996, Wendy Jones Wolverton and Mike Wolverton executed a certain deed of trust to Robert P. O'Hara And/Or E. Stephen White, Trustee for the benefit of First National Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 872, Page 684; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company by instrument dated December 12, 1996 and recorded in Book 881 at Page 375 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Leader Mortgage Company has heretofore substituted J. Gary Massey as Trustee by instrument dated July 20, 1999 and recorded in the aforesaid Chancery Clerk's Office in Book 1132, Page 434; 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, The Leader Mortgage Company, 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 September 9, 1999 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 47, Section A, MAGNOLIA GARDENS SUBDIVISION P.U.D., 1ST ADDITION, in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, 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 August 5, 1999.

/s/ J. Gary Massey
Substituted Trustee for

The Leader Mortgage Company
Shapiro & Massey, L.L.P.
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 968-9986
Aug 18, 25, Sept. 1, 8-00c.

SHAPIRO & MASSEY
DEPOSIT GUARANTY BUILDING
200 E. CAPITOL, SUITE 1745
JACKSON, MS 39201