

INDEXING INSTRUCTIONS: Lot 54, Section D Oaklawn Subdivision, Section 13, Township 3 South, Range 8 West

STATE OF MISSISSIPPI ::

SUBSTITUTED TRUSTEE'S DEED

COUNTY OF DESOTO

WHEREAS, on April 18, 1995, Maggie Dean, an unmarried woman and Melvin Oliver, an unmarried man executed a Deed of Trust to Mid-South Equity Mortgage, Inc., a Corporation, Beneficiary, Hans Rusli, as Trustee, which Deed of Trust is recorded in Book 767, at Page 98, of the Records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 18th day of April, A.D., 1995, Mid-South Equity Mortgage, Inc., a Tennessee Corporation assigned said Deed of Trust to Transworld Mortgage Corporation, a Corporation by Assignment recorded in Book 774, at Page 235 of the records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 12th day of December A.D., 1995, Transworld Mortgage Corporation assigned said Deed of Trust to Norwest Bank Minnesota National Association as Trustee for EquiVantage Home Equity Loan Trust 1995-2 by Assignment recorded in Book 801 at Page 485 of the records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 5th day of March, A.D., 1999, Norwest Bank Minnesota, National Association, as Trustee for EquiVantage Home Equity Loan Trust 1995-2 assigned said Deed of Trust to EquiVantage, Inc. by Assignment recorded in Book 1095 at Page 552 of the records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, on the 16th day of March, A.D., 1999, the Beneficiary appointed Stephen L. Gowan as Substituted Trustee, which instrument is recorded in Book 1100, at Page 630, of the Records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of a part of the indebtedness secured by said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire unpaid balance 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 said payment and said Substituted Trustee having been requested and directed by the holder of said Deed of Trust to foreclose under the terms of said Deed of Trust, I, Stephen L. Gowan, Substituted Trustee, did on the 12th day of May, A.D., 2000, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m. at the Main front door of the DeSoto County Courthouse in the City of Hernando, DeSoto County, State of Mississippi, offer for sale at public auction and sell to the

highest and best bidder for cash, according to law, the following described real property, situate and being in DeSoto County, State of Mississippi, and being more particularly described as:

Lot 54, Section D, Oaklawn Subdivision, in Section 13, Township 3 South, Range 8 West, as shown on Plat of Record in Plat Book 6, Page 15, of the Chancery Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

together with all improvements thereon and appurtenances thereunto belonging.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of said property to be sold was given by publication in the DeSoto Times, a newspaper published in DeSoto County, Mississippi, for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on April 20, 2000, and subsequent notices appeared on April 27, 2000, May 4, 2000, and May 11, 2000, and a notice identical to said published notice was posted on the bulletin board at the Main front door of the DeSoto County Chancery Courthouse in the City of Hernando, DeSoto County, State of Mississippi, for said time. The Proof of Publication is attached hereto as Exhibit "A" and made as much a part hereof as if copied out at length herein. Everything necessary to be done was done to make and effect a good and lawful sale.

At said sale, EquiVantage, Inc., bid for said property in the amount of \$56,820.50, being the highest and best bid, the same was then and there struck off to EquiVantage, Inc., and EquiVantage, Inc. was declared the purchaser thereof.

NOW, THEREFORE, in consideration of the payment of the bid price, I, Stephen L. Gowan, the undersigned Substituted Trustee, do hereby sell and convey unto EquiVantage, Inc., the real property above described. Title to this property is believed to be good, but I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this, the 12th day of May, A.D., 2000.



STEPHEN L. GOWAN,
Substituted Trustee

STATE OF MISSISSIPPI

COUNTY OF FORREST

Personally appeared before me, the undersigned authority in and for said County and State, on this day of, 20, within my jurisdiction, the within named, STEPHEN L. GOWAN, SUBSTITUTED TRUSTEE, who acknowledged that he signed, executed and delivered the above and foregoing instrument on the day and year therein mentioned and in the capacity therein mentioned.



Bryan A. Mack

NOTARY PUBLIC

MY COMMISSION EXPIRES

4/24/2001

GRANTOR'S ADDRESS:

301 Hardy Street, Suite D
Hattiesburg, MS 39401
Home Phone: 583-0217
Bus. Phone: 583-0217

GRANTEE'S ADDRESS:

4 Corporate Drive
Shelton, CT 06484
Home Phone: (203) 447-5264
Bus. Phone: (203) 447-5264

Prepared by:

GOWAN LAW OFFICE
301 Hardy Street, Suite D
Hattiesburg, MS 39401
Bus. Phone 601-583-0217

MAY 22 9 49 AM '00

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

BK 373 PG 207
 W.F. DOWNS CH. CLK.

RUTH DOBBS 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 Today, 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, MAGGIE DEAN, AN UNMARRIED WOMAN AND MELVIN OLIVER, AN UNMARRIED MAN executed a Deed of Trust to Hans Rusli, Trustee, for the benefit of MID-SOUTH EQUITY MORTGAGE, INC., A TENNESSEE CORPORATION, dated April 18, 1995, and recorded in Book 767, at Page 98, of the Records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of the County of DeSoto, Mississippi; and

WHEREAS, on the 18th day of April, A.D. 1995, MID-SOUTH EQUITY MORTGAGE, INC., A TENNESSEE CORPORATION assigned said Deed of Trust recorded in Book 767 at Page 98 to TRANSWORLD MORTGAGE CORPORATION, A CORPORATION by Assignment recorded in Book 774 at Page 235 of the records of Mortgages and Deed of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 12th day of December, A.D. 1995, TRANSWORLD MORTGAGE CORPORATION assigned said Deed of Trust to NORWEST BANK MINNESOTA NATIONAL ASSOCIATION AS TRUSTEE FOR EQUIVANTAGE HOME EQUITY LOAN TRUST 1995-2 by Assignment recorded in Book 801 at Page 485 of the records of Mortgages and Deed of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 5th day of March, A.D. 1999, NORWEST BANK OF MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR EQUIVANTAGE HOME EQUITY LOAN TRUST 1995-2 assigned said Deed of Trust to EQUIVANTAGE, INC. by Assignment recorded in Book 1095 at Page 652 of the records of Mortgages and Deeds of Trust on Lands on file on the office of the Chancery Clerk of DeSoto

County, Mississippi; and WHEREAS, on the 16th day of March, A.D. 1999, the Beneficiary appointed Stephen L. Gowan as Substituted Trustee, which instrument was recorded in Book 1100, at Page 630, of the Records of Mortgages and Deeds of Trust on Lands on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of a portion of the indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust having declared all of the amount due and having requested this sale for the purpose of paying said indebtedness or as much thereof as said sale brings;

NOW THEREFORE, I, Stephen L. Gowan, Substituted Trustee, will on the 12th day of May, 2000, within lawful hours, being between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., offer for sale and will sell, at public outcry to the highest bidder for cash, at the Main Front door of the DeSoto County Courthouse, in the City of Hernando, County of DeSoto, State of Mississippi, the following described real property, situate and being in the County of DeSoto, State of Mississippi, and being more particularly described as follows, to-wit:

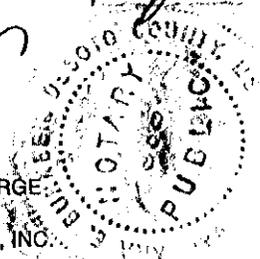
Lot 54, Section D, Oaklawn Subdivision, in Section 13, Township 3 South, Range 8 West, as shown on Plat of Record in Plat Book 6, Page 15, of the Chancery Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property together with all improvements thereon and appurtenances thereunto belonging. I will convey only such title as is vested in me as Substituted Trustee. WITNESS MY SIGNATURE, on this, the 4th day of April, A.D. 2000. STEPHEN L. GOWAN Substituted Trustee Apr. 20, 27, May 4, 11, 2000

- Volume No. 105 on the 20 day of April, 2000
- Volume No. 105 on the 27 day of April, 2000
- Volume No. 105 on the 4 day of May, 2000
- Volume No. 105 on the 11 day of May, 2000
- Volume No. _____ on the _____ day of _____, 2000

Ruth Dobbs
 (TITLE)

Spurn to and subscribed before me, this 11 day of May, 2000

Bausan & Butken
 BY Notary Public



NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: OCT. 31, 2002
 BONDED THRU HEIDEN, BROOKS & GARLAND, INC.

A. Single first insertion of 573 words @ .12 \$ 68.76
 B. 3 subsequent insertions of 1719 words @ .10 \$ 171.90
 C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 243.66