

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

Ronnie and Patricia Wallace
MGN 9210137276

SUBSTITUTED TRUSTEES DEED

WHEREAS, on October 25, 1999, Ronnie L Wallace Sr. and Patricia Ann Howard Wallace, Husband and Wife, executed a Deed of Trust to William F. Jones, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1161, Page 0653 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., being one and the same as Union Planters Bank, National Association, 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 December 19, 2000, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1275 at Page 221 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 Union Planters Bank, N.A. to foreclose under the terms of said Deed of Trust, I did on February 22, 2001, 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, 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 29, Country Home Estates, Second Addition located in Section 3, Township 3 South, Range 8 West, as shown on plat of record in Plat Book 52, Page 9, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to Ronnie L. Wallace, Sr. and Patricia Ann Howard, as tenants by the entirety with full rights of survivorship and not as tenants in common by deed of record recorded in Book 324, Page 429, in said Chancery Clerk's Office.

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 Desoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on January 31, 2001, and subsequent notices appeared on February 7, 14, and 21, 2001, (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, Union Planters Bank, N.A. bid for said property in the amount of \$131,250.00, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, N.A. 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 Union Planters Bank, N.A. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on February 22, 2001.

J. Gary Massey
J. Gary Massey, Substituted Trustee

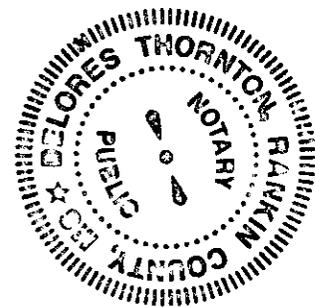
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on February 22, 2001, 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.

Dolores Thornton
Notary Public

My Commission Expires:

9/22/02



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
S&M #00-2093

GRANTEE'S ADDRESS:

215 Forrest Street
Hattiesburg, MS 39401
800-986-2462

PREPARED BY:

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

THE DESOTO COUNTY TRIBUNE

Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

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

<u>XXVIII</u>	No. <u>8</u>	, dated the <u>21ST</u>	day of <u>FEB</u>	, <u>2001</u>
<u>XXVIII</u>	No. <u>7</u>	, dated the <u>14TH</u>	day of <u>FEB</u>	, <u>2001</u>
<u>XXVIII</u>	No. <u>6</u>	, dated the <u>7TH</u>	day of <u>FEB</u>	, <u>2001</u>
<u>XXVIII</u>	No. <u>5</u>	, dated the <u>31ST</u>	day of <u>JAN</u>	, <u>2001</u>
<u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

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

David Grisham / DG
GENERAL MANAGER

Sworn to and subscribed before me, this 21st
February, 2001

Chonda C. Jubbelt
NOTARY PUBLIC

My Commission Expires
Mar. 13, 2004

My commission expires _____
SHAPIRO & MASSEY

The annexed publication of 431
lines the equivalent thereof for a total of FOUR(4)
at a cost of 181.02, plus \$3.00 for making a proof
and depositing to same for a total cost
184.02

STATE OF MISSISSIPPI

FEB 28 2 29 PM '01

BK 387 654

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

Whereas, on October 25, 1999, Ronnie L. Wallace Sr. and Patricia Ann Howard Wallace, Husband and Wife, executed a certain deed of trust to William F. Jones, Trustee for the benefit of Union Planters Bank, National Association, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1161, Page 0653; and

WHEREAS, Union Planters Bank, N.A., being one and the same as Union Planters Bank, National Association, has heretofore substituted J. Gary Massey as Trustee by instrument dated December 19, 2000 and recorded in the aforesaid Chancery Clerk's Office in Book 1275 at Page 221; 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, Union Planters Bank, N.A., 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 22, 2001 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 29, Country Home Estates, Second Addition located in Section 3, Township 3 South, Range 8 West, as shown on plat of record in Plat Book 52, Page 9, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to Ronnie L. Wallace, Sr. and Patricia Ann Howard, as tenants by the entirety with full rights of survivorship and not as tenants in common by deed of record recorded in Book 324, Page 429, in said Chancery Clerk's Office.

I WILL CONVEY only such title as vested in me as Substituted Trustee.
WITNESS MY SIGNATURE on January 23, 2001.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE for
Union Planters Bank, N.A.
Shapiro & Massey, L.L.P.
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 968-9986
Jan. 31, Feb. 7, 14, 21-occ.

SHAPIRO & MASSEY
AMSOUTH BANK BUILDING
200 E. CAPITOL, SUITE 1745
JACKSON, MS 39201