

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on April 30, 1998, William Tubbs, a married person and Linda A. Manley executed a deed of trust to Barney L. Mathews, Trustee for the benefit of American National Mortgage, Inc. which deed of trust is recorded in Deed of Trust Book 1014 at Page 791 in the office of the Chancery Clerk of the County of DeSoto State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Altegra Credit Company by instrument dated October 2, 2000 and recorded in Book 1255 at Page 792 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, Altegra Credit Company, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 27, 2000, and recorded in the office of the aforesaid Chancery Clerk in Book 1269 at Page 315 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, and the legal holder of said indebtedness, Altegra Credit Company, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 29th day of June, 2001 at public outcry offered the hereinafter described

property for sale at the Main Front door of the County Courthouse at Hernando County of
DeSoto State of Mississippi;

WHEREAS, at such sale, Altegra Credit Company bid the sum of
\$ 69,000.00; and

WHEREAS, said bid by Altegra Credit Company, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in
consideration of the sum of \$ 69,000.00, do hereby sell and convey unto
Altegra Credit Company the following described property located and situated in the
County of DeSoto, State of Mississippi, to-wit:

Lot 2, Shady Lane Subdivision, situated in Section 28, Township 1 South,
Range 6 West, city of Oliver Branch, DeSoto County, Mississippi as per
plat recorded in Plat Book 54, Page 47, in the office of the Chancery Clerk
of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 29th day of June, 2001.



John C. Underwood, Jr.

SUBSTITUTED TRUSTEE

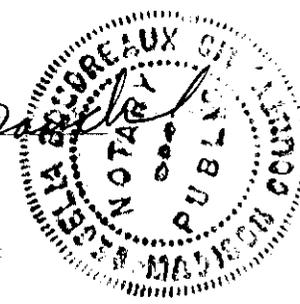
STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 29th day of June, 2001.

Cecilia B...
NOTARY PUBLIC



My Commission Expires: **MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JUNE 6, 2002
BONDED THRU STEGALL NOTARY SERVICE**

Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
Phone 601/981-7773
na

Grantee's Address:
150 Allegheny Center
Pittsburgh, Pennsylvania 15212
Phone 414-442-3958
na

Prepared by:
Underwood Law Firm
340 Edgewood Terrace
Jackson, Mississippi 39206
Phone 601/981-7773



STATE MS. - DESOTO CO. FILED

JUL 23 1 50 PM '01

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

BK 396 433
W: K.

Cyndi Pittman 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

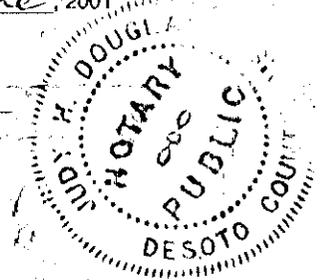
WHEREAS, on April 30, 1998, William Tubbs, a married person and Linda A. Manley, executed a deed of trust to Barney L. Mathews, trustee for the benefit of American National Mortgage, Inc., which deed of trust is recorded in Deed of Trust Book 1014 at Page 791 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and WHEREAS, the aforesaid deed of trust was assigned to Altegra Credit Company by instrument dated October 2, 2000, and recorded in the office of the aforesaid Chancery Clerk in Book 1255 at Page 792; and WHEREAS, the aforesaid, Altegra Credit Company, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 27, 2000 and recorded in the office of the aforesaid Chancery Clerk in Book 1269 at Page 315; 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, and the legal holder of said indebtedness, Altegra Credit Company, 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 for the purpose of raising the same due thereunder, together with attorney's fees,

- Volume No. 106 on the 7 day of June, 2001
- Volume No. 106 on the 14 day of June, 2001
- Volume No. 106 on the 21 day of June, 2001
- Volume No. 106 on the 28 day of June, 2001
- Volume No. _____ on the _____ day of _____, 2001

Cyndi Pittman

Sworn to and subscribed before me, this 28 day of June, 2001

Judy M. Ouster



NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: January 16, 2005
BONDED THRU Dixie Notary Service, INC.

- A. Single first insertion of 412 words @ .12 \$ 49.44
- B. 3 subsequent insertions of 1236 words @ .10 \$ 123.60
- C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 176.04

Substituted Trustee's fees and expense of sale:
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 29th day of June, 2001, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:
Lot 2, Shady Lane Subdivision, situated in Section 28, Township 1 South, Range 6 West, city of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 54, Page 47, in the office of the Chancery Clerk of DeSoto County, Mississippi.
I WILL CONVEY only such title as is vested in me as Substituted Trustee.
WITNESS MY SIGNATURE, this the 24th day of May, 2001.
John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
Jun. 7, 14, 21, 28, 2001