

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Darrin Seitz and Cynthia L. Seitz
ASJ 0004218881

SUBSTITUTED TRUSTEES DEED

WHEREAS, on December 29, 2000, Darrin Seitz and Cynthia Seitz, executed a Deed of Trust to George White, III, Trustee for the benefit of Associates Home Equity Loan Corporation, which Deed of Trust is filed for record in Book 1277 at Page 113, and re-recorded in Book 1281 at Page 433 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, Citifinancial Mortgage Company, Inc., successor by merger to Associates Home Equity Loan Corporation, 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 April 22, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1494 at Page 478 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 Citifinancial Mortgage Company, Inc., to foreclose under the terms of said Deed of Trust, I did on June 6, 2002, 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 32, Delta Bluffs Planned Development, Phase I, Area "H", located in Section 27, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 65, Pages 34-36 in the office of the Chancery Clerk of DeSoto County, Mississippi.

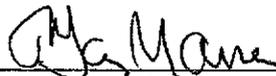
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made

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 DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on May 15, 2002, and subsequent notices appeared on May 22, 29, and June 5, 2002, (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, Citifinancial Mortgage Company, Inc., bid for said property in the amount of \$121,000.00, which being the highest and best bid, the same was then and there struck off to Citifinancial Mortgage Company, Inc., 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 Citifinancial Mortgage Company, Inc., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on June 6, 2002.



 J. Gary Massey, Substituted Trustee.

STATE OF MISSISSIPPI
 COUNTY OF HINDS

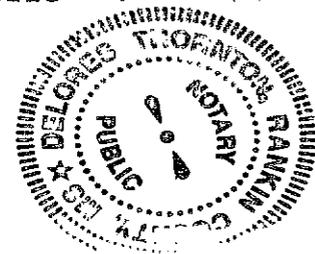
Personally appeared before me, the undersigned authority in and for said county and state, on June 6, 2002, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



 Notary Public

My Commission Expires:

9/22/02



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #02-0541

GRANTEE'S ADDRESS:

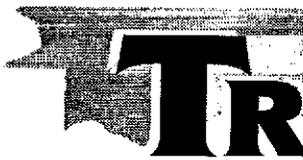
CITIFINANCIAL MORTGAGE COMPANY
14415 South 50th Street
Phoenix, AZ 85014
888-553-1223

Same

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: Section 27, T-1-S, R-9-W, Lot 32, Delta Bluffs Planned
Development



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, general manager 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>XXVIII</u>	No. <u>23</u>	, dated the <u>5th</u>	day of <u>JUN</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>22</u>	, dated the <u>29th</u>	day of <u>MAY</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>21</u>	, dated the <u>22th</u>	day of <u>MAY</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>20</u>	, dated the <u>15th</u>	day of <u>MAY</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

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

GENERAL MANAGER

Sworn to and subscribed before me, this 5th day of June, 2002

(SEAL) Lisa S. Shearghian

NOTARY PUBLIC MY COMMISSION EXPIRES MARCH 29, 2005

My commission expires To SHAPIRO & MASSEY

for taking the annexed publication of 369 words or the equivalent thereof for a total of FOUR(4) times \$ 154.98, plus \$3.00 for making a proof of publication and depositing to same for a total cost of \$ 157.98

STATE MS. - DESOTO CO. *me*
FILED *me*

JUN 14 10 34 AM '02

BK 421 PG 753
W.E. DAVIS CH. CLK.**DeSoto County Tribune****SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on December 29, 2002, Darrin Seitz and Cynthia Seitz, executed a certain deed of trust to George White, III, Trustee for the benefit of Associates Home Equity Loan Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, the Chancery Clerk of DeSoto County, the State of Mississippi in Book 1277 at Page 113, and re-recorded in Book 1281 at Page 493; and

WHEREAS, Citifinancial Mortgage Company, Inc., successor by merger to Associates Home Equity Loan Corporation, has heretofore substituted J. Gary Massey as Trustee by instrument dated April 22, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1494 at Page 478; 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, Citifinancial Mortgage Company, Inc., the legal holder of said indebtedness, 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 June 6, 2002 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 32, Delta Bluffs Planned Development, Phase I, Area "H", located in Section 27, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 65, Pages 34-36 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 May 9, 2002.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
May 15, 22, 29, June 5-00c.

*prepared
bvo (enr)*