

STATE OF MISSISSIPPI
COUNTY OF De SOTO

Darin W. Rovenstine
BPM 15068454

SUBSTITUTED TRUSTEES DEED

WHEREAS, on January 24, 1997, Darin W. Rovenstine and Amy K. Rovenstine executed a Deed of Trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corp., which Deed of Trust is filed for record in Book 883, Page 544 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Homeside Lending, Inc. by instrument dated July 1, 1997 and recorded in Book 926, Page 715 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Homeside Lending, Inc. 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 May 25, 1999, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1114, Page 435 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 Homeside Lending, Inc. to foreclose under the terms of said Deed of Trust, I did on July 10, 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 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 18, Fox Hunt Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 50, at Pages 8-9 in the office of the Chancery Clerk of DeSoto County, Mississippi.

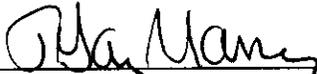
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY 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 June 12, 2002, and subsequent notices appeared on June 19, 26 and July 3, 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 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, Homeside Lending, Inc. bid for said property in the amount of \$134,317.02, which being the highest and best bid, the same was then and there struck off to Homeside Lending, 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 Homeside Lending, Inc. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on July 10, 2002.



 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

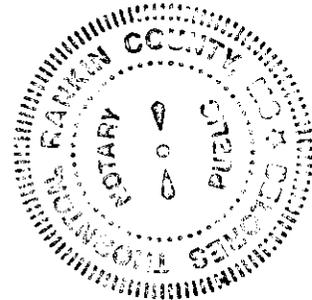
Personally appeared before me, the undersigned authority in and for said county and state, on July 10, 2002, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having 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/na
S&M #99-0501

GRANTEE'S ADDRESS:

8120 Nations Way
Building 100
Jacksonville, FL 32256
904-224-5647/na

PREPARED BY:

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

INDEX: Lot 18, Fox Hunt Sub., DeSoto Co., MS

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>28</u>	, dated the <u>3rd</u>	day of <u>JUL</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>27</u>	, dated the <u>26th</u>	day of <u>JUN</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>26</u>	, dated the <u>19th</u>	day of <u>JUN</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>25</u>	, dated the <u>12th</u>	day of <u>JUN</u>	, <u>2001</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.

[Signature]
GENERAL MANAGER

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



[Signature]
NOTARY PUBLIC
MY COMMISSION EXPIRES
MARCH 29, 2005

My commission expires _____
To SHAPIRO & MASSEY
for taking the annexed publication of 385
words or the equivalent thereof for a total of FOUR(4)
times \$ 161.70, plus \$3.00 for making a proof
of publication and deposing to same for a total cost
of \$ 164.70

STATE MS - DESOTO CO.

JUL 15 8 35 AM '02

BK 424 PG 148
W.F. DAVIS CH. CLK.

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on January 24, 1997, Darin W. Rovenstine and Amy K. Rovenstine executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corp., which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 883, Page 644; and

WHEREAS, said Deed of Trust was subsequently assigned to Homestead Lending, Inc. by instrument dated July 1, 1997 and recorded in Book 926 at Page 715 of the aforesaid Chancery Clerk's office; and

WHEREAS, Homestead Lending, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated May 25, 1999 and recorded in the aforesaid Chancery Clerk's Office in Book 1114, Page 435; 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, Homestead Lending, Inc., 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 July 10, 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 De Soto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in De Soto County, State of Mississippi, to-wit:

Lot 18, Fox Hunt Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 50, at Pages 8-9 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 June 6, 2002.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 961-9299
June 12, 19, 26, July 3-occ.

Shapiro & Massey, L.L.P.
Attorneys at Law
1910 Lakeland Drive, Suite B
Jackson, Mississippi 39216