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*AL*STATE OF MISSISSIPPI
COUNTY OF DeSOTOBK 432 PG 249 Adam E. Palkovic
W.E. DAVIS CH. CLK. MMC 13600395SUBSTITUTED TRUSTEES DEED

WHEREAS, on April 28, 2000, Adam E. Palkovic, an unmarried person, executed a Deed of Trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which Deed of Trust is filed for record in Book 1209, Page 529 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by instrument dated November 1, 2000 and recorded in Book 1264, Page 203 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 September 25, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1572 at Page 92 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to foreclose under the terms of said Deed of Trust, I did on November 7, 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:

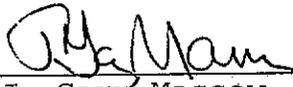
Lot 279, Stone Creek Subdivision, Phase C of Plum Point Villages Planned Unit Development, in Sections 6 & 1, Township 2 South, Ranges 7 & 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 Times, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on October 17, 2002, and subsequent notices appeared on October 24 and 31, 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 three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. bid for said property in the amount of \$97,568.37, which being the highest and best bid, the same was then and there struck off to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on November 7, 2002..

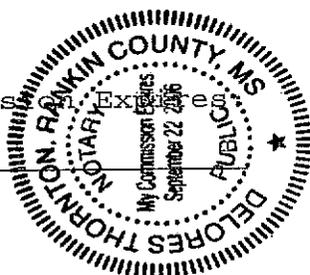

 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on November 7, 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



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 #02-1613

GRANTEE'S ADDRESS:

999 N.W. Grand Blvd.
Oklahoma City, OK 73118
405-426-1200

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 279, STONE CREEK SUBDIVISION, PHASE C OF PLUM POINT
VILLAGES PLANNED UNIT DEVELOPMENT, DESOTO CO., MS

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Lisa Fuller 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 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE WHEREAS, on April 28, 2000, Adam E. Palkovic, an unmarried person, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi in Book 1209, Page 529; and WHEREAS, said Deed of Trust was subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by instrument dated November 1, 2000 and recorded in Book 1284 at Page 203 of the aforesaid Chancery Clerk's office; and WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. has heretofore substituted J. Gary Massey as Trustee by instrument dated September 25, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1572 at Page 92; and

Volume No. 107 on the 17 day of Oct., 2002
 Volume No. 107 on the 24 day of Oct., 2002
 Volume No. 107 on the 31 day of Oct., 2002
 Volume No. _____ on the _____ day of _____, 2002
 Volume No. _____ on the _____ day of _____, 2002

Lisa Fuller
 (TITLE)

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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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.

Sworn to and subscribed before me, this 31 day of Oct., 2002

BY Judy M. Douglas

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



NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 7, 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 279, Stone Creek Subdivision, Phase C of Plum Point Villages Planned Unit Development, in Sections 6 & 1, Township 2 South, Ranges 7 & 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

A. Single first insertion of 400 words @ .12 \$ 48.00
 B. 2 subsequent insertions of 800 words @ .10 \$ 80.00
 C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 131.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.
 WITNESS MY SIGNATURE on October 11, 2002.
 J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B