

STATE OF MISSISSIPPI Breland D. Pollock and Sydney C. Pollock
COUNTY OF DESOTO MMC 42289489

SUBSTITUTED TRUSTEES DEED

WHEREAS, on August 21, 1989, Breland D. Pollock and wife, Sydney Carol Pollock executed a Deed of Trust to Delta Title Company Of Memphis Tenn, Trustee for the benefit of National Mortgage Company, which Deed of Trust is filed for record in Book 481 at Page 605 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated October 16, 1998 and recorded in Book 1133 at Page 665 and re-recorded in Book 1584 at Page 513 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MidFirst Bank 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 October 11, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1584 at Page 515 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 MidFirst Bank to foreclose under the terms of said Deed of Trust, I did on December 4, 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 1193, SECTION C NORTH, DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGES 2-8, 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 four consecutive weeks preceding the date of sale. The first notice of the publication appeared on November 8, 2002, and subsequent notices appeared on November 15, 22 and 29, 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, MidFirst Bank bid for said property in the amount of \$44,339.11, which being the highest and best bid, the same was then and there struck off to MidFirst Bank 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 MidFirst Bank the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on December 4, 2002.

J. Gary Massey
J. Gary Massey, Substituted Trustee

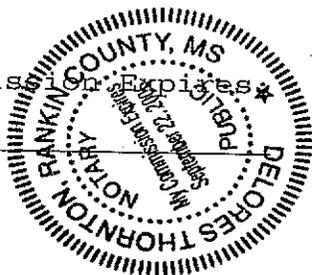
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on December 4, 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.

Delores Thornton

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 #02-1715

GRANTEE'S ADDRESS:

Midland Mortgage Company
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 1193, SECTION C NORTH, DESOTO VILLAGE SUBDIVISION, SEC. 11, T1S, R8W, DESOTO CO., MS

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

BK 433 PG 566
 W.E. DAVIS CH. CLK.

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 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 21, 1989, Breland D. Pollock and wife, Sydney Carol Pollock executed a certain deed of trust to Delta Title Company Of Memphis Tenn. Trustee for the benefit of National Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi in Book 481 at Page 605; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by Instrument dated October 16, 1998 and recorded in Book 1133 at Page 665 and re-recorded in Book 1594 at Page 513 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated October 11, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1594 at Page 515; 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, MidFirst Bank, 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on December 4, 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 1193, SECTION C NORTH, DESOTO VILLAGE SUBDIVISION, IN SECTION 39, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGES 2-8, 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 November 1, 2002.

J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601) 981-9299
 Publication Dates:
 November 8, 15, 22 and 29, 2002

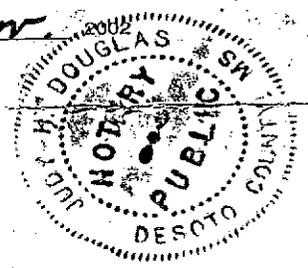
- Volume No. 107 on the 8 day of Nov., 2002
- Volume No. 107 on the 15 day of Nov., 2002
- Volume No. 107 on the 22 day of Nov., 2002
- Volume No. 107 on the 29 day of Nov., 2002
- Volume No. _____ on the _____ day of _____, 2002

Lisa Fuller
 (TITLE)

Sworn to and subscribed before me, this 29 day of Nov.

BY Judy H. Douglas

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



- A. Single first insertion of 396 words @ .12 \$ 47.52
- B. 3 subsequent insertions of 1188 words @ .10 \$ 118.80
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 169.32

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229
 1 North, Southaven, MS 38671 • 662.393.6397 • Fax: 663.393.6463