

STATE MS. - DESOTO CO.
FILEDSUBSTITUTE TRUSTEE'S DEED

FEB 7 2 19 PM '03

KENNETH E. STOCKTON, SUBSTITUTE TRUSTEE
GRANTORBK 437 PG 427
W.E. DAVIS CH. CLK.TO: WELLS FARGO HOME MORTGAGE, INC.,
GRANTEE

WHEREAS, on November 13, 2000 Amber N. Heath and Steven Charles Heath executed a Deed of Trust to Wells Fargo Escrow Co., LLC, as Trustee, with Wells Fargo Home Mortgage, Inc. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1269 at Page 0538 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 2, 2002 and recorded in Book 1629, Page 613 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on January 31, 2003, at the front steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

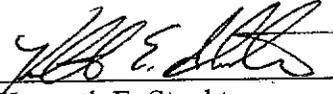
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Seventy Thousand Five Hundred Eighty-four Dollars and 88/100 Cents (\$70,584.88), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Wells Fargo Home Mortgage, Inc., the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 460, Section B, South Half and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County Mississippi as per plat thereof recorded in Plat Book 8, Page 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi

INDEXING INSTRUCTIONS: Lot 460, Section B, South Half and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County Mississippi

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 31st day of January, 2003.


Kenneth E. Stockton
Substitute Trustee
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

STATE OF MISSISSIPPI)
)
COUNTY OF DESOTO)

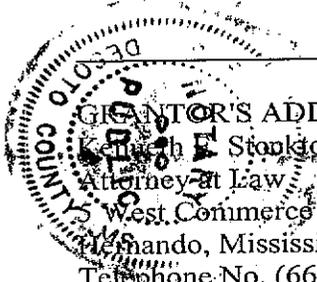
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 31 day of January, 2003.


Notary Public

My Commission Expires: _____

Notary Public State of Mississippi At Large
My Commission Expires: September 10, 2004
Bonded Thru Heiden, Brooks & Garland, Inc.



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
Attorney at Law
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

Wells Fargo Home Mortgage, Inc.
1 Home Campus MAC#: 2505-01A
Des Moines, Iowa 50328
Telephone No. (515) 213-5773

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

DHG&W No. 17887



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 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 13, 2000, Amber N. Heath and Steven Charles Heath executed a Deed of Trust to Wells Fargo Escrow Co., LLC as Trustee for the benefit of Wells Fargo Home Mortgage, Inc., which Deed of Trust was recorded in Trust Deed Book 1269 at Page 0538 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 2, 2002 and recorded in Book 1629, Page 613 in the Office of the Chancery Clerk of DeSoto County, Mississippi, 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, and the legal holder of said indebtedness, Wells Fargo Home Mortgage, Inc., having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on January 31, 2003, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the front steps of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi, the following-described property:
 Lot 460, Section B, South Half and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 8, Page 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 30th day of December, 2002.
 Kenneth E. Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, Mississippi 38632
 Telephone No. (662) 429-3469

THIS DOCUMENT PREPARED BY:
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
 555 Plaza West - 415 North
 McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 861-1000
 DHC&W No. 17867
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Volume No. 108 on the 9 day of Jan., 2003
 Volume No. 108 on the 16 day of Jan., 2003
 Volume No. 108 on the 23 day of Jan., 2003
 Volume No. 108 on the 30 day of Jan., 2003
 Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller
 (TITLE)

Sworn to and subscribed before me, this 31 day of Jan., 2003

BY: Judith H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: JANUARY 16, 2005
 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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 B. 3 subsequent insertions of 1212 words @ .10 \$ 121.20
 C. Making proof of publication and depositing to same \$ 3.00

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