

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Calvin L. Anding and Cassandra Bowen
BBM 11994204

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 28, 1999, Calvin L. Anding executed a Deed of Trust to Glenn D. Everton, Trustee for the benefit of Brighton Bank, which Deed of Trust is filed for record in Book 1116, Page 460 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Homeside Lending, Inc. by instrument dated May 28, 1999 and recorded in Book 1125, Page 50 and re-recorded in Book 1292 at Page 144 of the aforesaid records; and

WHEREAS, title became vested in Calvin L. Anding and Cassandra Bowen by Quitclaim Deed dated June 10, 1999 and recorded in Book 353, Page 743 of the aforesaid Chancery Clerk's office; 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 February 21, 2001, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1292 at Page 146 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 Washington Mututal Bank, FA, successor in interest to Homeside Lending, Inc., to foreclose under the terms of said Deed of Trust, I did on February 19, 2003, 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 158, Sec. A, Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book

7, Page 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 TRIBUNE, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on January 29, 2003, and subsequent notices appeared on February 5 and 12, 2003, (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, Washington Mututal Bank, FA bid for said property in the amount of \$82,152.23, which being the highest and best bid, the same was then and there struck off to Washington Mututal Bank, FA, and it was declared the purchaser thereof.

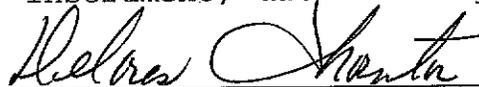
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Washington Mututal Bank, FA the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on February 19, 2003.

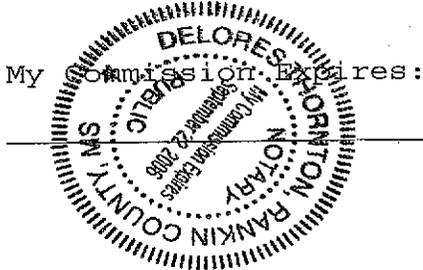

 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on February 19, 2003, 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 #02-1600

GRANTEE'S ADDRESS:

Washington Mutual Bank, FA
c/o Homeside Lending, Inc.
8120 Nations Way
Jacksonville, FL 32256
904-224-5647

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 158, SEC. A, BROOK HOLLOW SUBDIVISION, SITUATED IN SECTION 24, T1S, R8W, 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

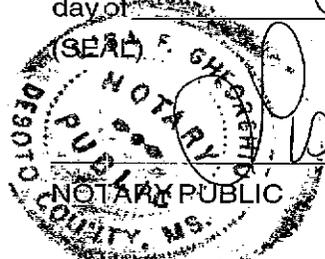
Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 3 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>7</u>	, dated the <u>12th</u>	day of <u>FEB</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>6</u>	, dated the <u>5th</u>	day of <u>FEB</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>5</u>	, dated the <u>29th</u>	day of <u>JAN</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____
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.

David Grisham
GENERAL MANAGER

Sworn to and subscribed before me, this 12th
day of Feb, 2003



Lisa J. Shearman

MY COMMISSION EXPIRES
MARCH 29, 2005

My commission expires _____
To SHAPIRO & MASSEY

for taking the annexed publication of 423
words or the equivalent thereof for a total of THREE(3)
times \$ 135.36, plus \$3,00 for making a proof
of publication and deposing to same for a total cost
of \$ 138.36

15c
10c
STATE MS. - DESOTO CO.
FILED

FEB 24 2 49 PM '03

BK 438 PG 509
W.E. DAVIS CH. CLK.

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on May 28, 1999, Calvin L. Anding executed a certain deed of trust to Glenn D. Everton, Trustee for the benefit of Brighton Bank, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi in Book 1116, Page 460; and

WHEREAS, said Deed of Trust was subsequently assigned to Homeside Lending, Inc. by instrument dated May 28, 1999 and recorded in Book 1125 at Page 50 and re-recorded in Book 1292 at Page 144 of the aforesaid Chancery Clerk's office; and

WHEREAS, title became vested in Calvin L. Anding and Cassandra Bowen by Quitclaim Deed dated June 10, 1999 and recorded in Book 353 at Page 743; and

WHEREAS, Homeside Lending, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated February 21, 2001 and recorded in the aforesaid Chancery Clerk's Office in Book 1292 at Page 148; 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, Washington Mutual Bank, F.A., successor in interest to Homeside 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 February 19, 2003 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 158, Sec. A., Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 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 January 21, 2003.

/s/ J. Gary Massey
Substituted Trustee

Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B

Jackson, MS 39216
(801) 961-9299

Jan. 29, Feb. 5, 12-occ.

Shapiro
(en)