

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Gerald L. Allen and Patricia D. Allen
MMC 36057041

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 19, 1989, William A. Reed and wife, Sandra L. Reed, executed a Deed of Trust to R. Conner McAllister, Trustee for the benefit of Bailey Mortgage Company, which Deed of Trust is filed for record in Book 472 at Page 662 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, an Oklahoma Corporation, by instrument dated June 11, 1997 and recorded in Book 964 at Page 157, and re-recorded in Book 973 at Page 99 of the aforesaid records; and

WHEREAS, Gerald L. Allen and wife, Patricia D. Allen, assumed said Deed of Trust by Warranty Deed dated June 28, 1993 and recorded in Book 259 at Page 11 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MidFirst Bank, being one and the same as Midfirst Bank, an Oklahoma Corporation, 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 23, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1589 at Page 602 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 March 13, 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 1833, SECTION "E", DESOTO VILLAGE SUBDIVISION situated in Section 33, Township 1 South, Range 8 West, City of Horn Lake, County of DeSoto, State of Mississippi as recorded in Plat Book 12, Pages 22-25, in the Chancery Clerk's Office 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 four consecutive weeks preceding the date of sale. The first notice of the publication appeared on February 19, 2003, and subsequent notices appeared on February 26, and March 5, 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 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 \$56,854.34, 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 March 13, 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 March 13, 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.

Delores Thoma

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 #02-1714

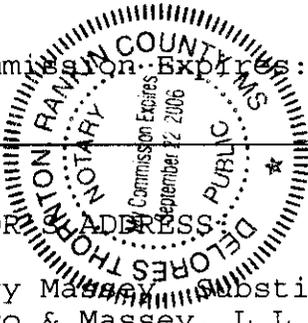
GRANTEE'S ADDRESS:

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 1833, SECTION "E", DESOTO VILLAGE SUBDIVISION, DESOTO COUNTY, MS



P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

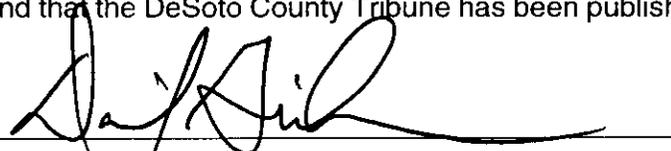
Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

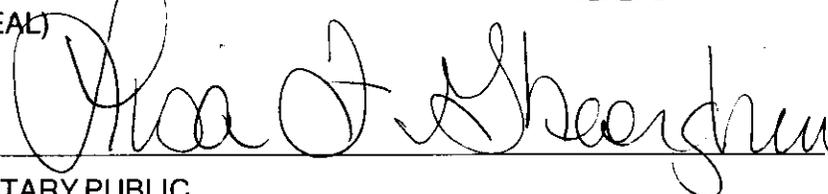
Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication 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>11</u>	, dated the <u>12th</u>	day of <u>MAR</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>10</u>	, dated the <u>5th</u>	day of <u>MAR</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>9</u>	, dated the <u>26th</u>	day of <u>FEB</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>8</u>	, dated the <u>19th</u>	day of <u>FEB</u>	, <u>2003</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.


GENERAL MANAGER

Sworn to and subscribed before me, this 13th
day of March, 2003
(SEAL)


NOTARY PUBLIC

MY COMMISSION EXPIRES

My commission expires MARCH 29, 2005

To SHAPIRO & MASSEY

for taking the annexed publication of 448

words or the equivalent thereof for a total of FOUR(4)

times \$ 188.16, plus \$3.00 for making a proof

of publication and depositing to same for a total cost

of \$ 191.16.

DE SOTO COUNTY, MISSISSIPPI

BC
M

MAR 21 9 24 AM '03

BK 440 PG 224
W. E. DAVIS, CLK.

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on May 19, 1999, William A. Reed and wife, Sandra L. Reed, executed a certain deed of trust to R. Conner McAllister, Trustee for the benefit of Bailey Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 472 at Page 662; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank, an Oklahoma Corporation, by instrument dated June 11, 1997 and recorded in Book 964 at Page 157, and re-recorded in Book 973 at Page 99, and in Book 1589 at Page 600 of the aforesaid Chancery Clerk's office; and

WHEREAS, Gerald L. Allen and wife, Patricia D. Allen, assumed said Deed of Trust by Warranty Deed dated June 28, 1993 and recorded in Book 259 at Page 11 of the aforesaid Chancery Clerk's Office; and

WHEREAS, MidFirst Bank, being one and the same as Midfirst Bank, an Oklahoma Corporation, has heretofore substituted J. Gary Massey as Trustee by instrument dated October 23, 2002 and recorded in the aforesaid Chancery Clerk's Office in Book 1589 at Page 602; 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 same 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 March 13, 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 1833, SECTION "E", DESOTO VILLAGE SUBDIVISION situated in Section 33, Township 1 South, Range 8 West, City of Horn Lake, County of DeSoto, State of Mississippi as recorded in plat Book 12, Pages 22-25, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on February 13, 2003.

/s/ J. Gary Massey
Substituted Trustee

Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 961-9299
Feb. 19, 26, Mar. 5, 12-000