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STATE MS.-DESOTO CO.
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STATE OF MISSISSIPPI
COUNTY OF De SOTO

BK 440 PG 376
W.E. DAVIS CH. CLK.

Wayne Mansfield
LMM LM420974

SUBSTITUTED TRUSTEES DEED

WHEREAS, on October 13, 2000, WAYNE MANSFIELD, Unmarried, executed a Deed of Trust to Shirley A Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which Deed of Trust is filed for record in Book 1256, Page 693 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company by instrument dated October 30, 2000 and recorded in Book 1280, Page 528 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, The Leader Mortgage Company LLC fka The Leader Mortgage Company 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 January 27, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1649 at Page 524 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 The Leader Mortgage Company LLC to foreclose under the terms of said Deed of Trust, I did on March 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 De Soto 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 De Soto County, Mississippi, being more particularly described as follows, to wit:

Lot 363, Section A, Tipton-Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 67, Pages 30-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

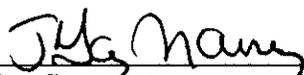
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made

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 De Soto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on February 21, 2003, and subsequent notices appeared on February 28, March 7 and 14, 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 De Soto 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, The Leader Mortgage Company LLC bid for said property in the amount of \$104,001.26, which being the highest and best bid, the same was then and there struck off to The Leader Mortgage Company LLC 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 The Leader Mortgage Company LLC the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on March 19, 2003.

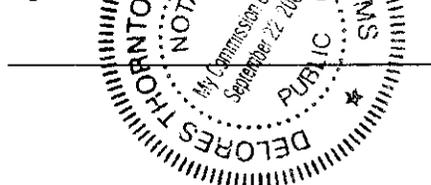

 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on March 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 #03-0012

GRANTEE'S ADDRESS:

The Leader Mortgage Company, LLC
1015 Euclid Avenue
Cleveland, OH 44115
216-696-8000

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 363, SECTION A, TIPTON-POLLARD, PUD S1, T2S, R8W,,
DESOTO CO., MS

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Diane Smith 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 October 13, 2000, WAYNE MANSFIELD, Unmarried, executed a certain deed of trust to Shirley A Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 1256, Page 693; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company by instrument dated October 30, 2000 and recorded in Book 1280 at Page 528 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Leader Mortgage Company LLC fka The Leader Mortgage Company has heretofore substituted J. Gary Massey as Trustee by instrument dated January 27, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1649 at Page 524; 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, The Leader Mortgage Company LLC, 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 March 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 De Soto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in De Soto County, State of Mississippi, to-wit:

Lot 363, Section A, Tipton-Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 67, Pages 30-31, 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 February 19, 2003

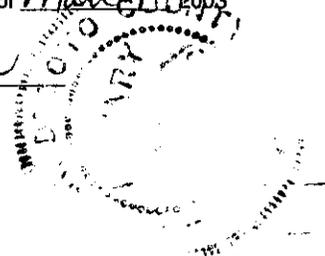
- Volume No. 108 on the 21 day of Feb., 2003
- Volume No. 108 on the 28 day of Feb., 2003
- Volume No. 108 on the 7 day of Mar., 2003
- Volume No. 108 on the 14 day of Mar., 2003
- Volume No. _____ on the _____ day of _____, 2003

Diane Smith

Sworn to and subscribed before me, this 14th day of March, 2003

BY Lisa L Fuller

MISSISSIPPI STATEWIDE NOTARY PUBLIC
 MY COMMISSION EXPIRES AUG 25, 2006
 BONDED THRU STEGALL NOTARY SERVICE



- A. Single first insertion of 398 words @ .12 \$ 47.76
 - B. 3 subsequent insertions of 1194 words @ .10 \$ 119.40
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 170.16