

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on December 28, 2001, Jimmie G. Dalton and Lisa A. Dalton, husband and wife executed a deed of trust to SETCO, Trustee for the benefit of First Franklin Financial Corporation which deed of trust is recorded in Deed of Trust Book 1439 at Page 0323 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Altegra Credit Company by instrument dated January 7, 2002 and recorded in Book 1550 at Page 0529 of the records of the aforesaid Chancery Clerk; and

WHEREAS, by name change effective October 1, 2002, Altegra Credit Company became National City Home Loan Services, Inc.; and

WHEREAS, the aforesaid, National City Home Loan Services, Inc., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 8, 2003, and recorded in the office of the aforesaid Chancery Clerk in Book 1641 at Page 526; 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, and the legal holder of said indebtedness, National City Home Loan Services, Inc., 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

STATE MS. - DESOTO CO. *AC*
 FILED *AK*

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BK 440 PG 709
 W.E. DAVIS CH. CLK.

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 21st day of March, 2003 at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, National City Home Loan Services, Inc. bid the sum of \$47,600.00; and

WHEREAS, said bid by National City Home Loan Services, Inc., was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$47,600.00, do hereby sell and convey unto National City Home Loan Services, Inc. the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

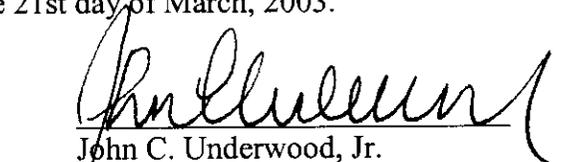
Lot 290, Section B, Holly Hills Subdivision, situated in Section 30, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 12, Pages 16-17, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel No: 1089-3002-0-00290-00

Being the same property conveyed to the Grantors by deed of record at Book 262, Page 568 in said Chancery Clerk's Office.

Lisa A. Dalton is executing this instrument for the sole purpose of perfecting the lien.

WITNESS MY SIGNATURE, this, the 21st day of March, 2003.

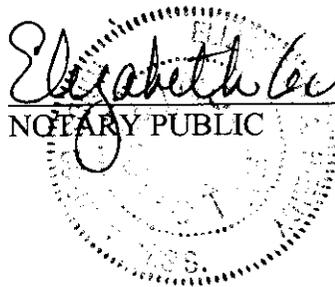

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 21st day of March, 2003.


NOTARY PUBLIC


My Commission Expires: October 10, 2004

Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
Phone (601)-981-7773

Grantee's Address:
Post Office Box 1838
Pittsburgh, Pennsylvania 15230-1838
Phone 412-644-6089

Prepared by:
Underwood Law Firm
340 Edgewood Terrace
Jackson, Mississippi 39206
Phone (601)-981-7773

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:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 28, 2001, Jimmie G. Dalton and Lisa A. Dalton, husband and wife, executed a deed of trust to SETCO, trustee for the benefit of First Franklin Financial Corporation, which deed of trust is recorded in Deed of Trust Book 1439 at Page 0323 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Altegra Credit Company by instrument dated January 7, 2002, and recorded in the office of the aforesaid Chancery Clerk in Book 1550 at Page 0529; and

WHEREAS, by name change effective October 1, 2002, Altegra Credit Company changed its name to National City Home Loan Services, Inc.; and

WHEREAS, the aforesaid, National City Home Loan Services, Inc., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 8, 2003 and recorded in the office of the aforesaid Chancery Clerk in Book 1641 at Page 526; 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, and the legal holder of said indebtedness, National City Home Loan Services, Inc., 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 21st day of March, 2003, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 290, Section B, Holly Hills Subdivision, situated in Section 30, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 12, Pages 16-17, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel No: 1089-3002-0-00290-00
Being the same property conveyed to the Grantors by deed of record at Book 282, Page 568 in said Chancery Clerk's Office.
Lisa A. Dalton is executing this

Volume No. 108 on the 27 day of July, 2003
Volume No. 108 on the 6 day of May, 2003
Volume No. 108 on the 13 day of May, 2003
Volume No. 108 on the 20 day of May, 2003
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 20 day of May, 2003

BY _____

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



A. Single first insertion of 490 words @ .12 \$ 58.80
B. 3 subsequent insertions of 1470 words @ .10 \$ 147.00
C. Making proof of publication and depositing to same \$ 3.00

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