

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Charles E. Lowery
UPN 9830221393

SUBSTITUTED TRUSTEES DEED

WHEREAS, on September 15, 2000, Charles E. Lowery, an unmarried man, executed a Deed of Trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which Deed of Trust is filed for record in Book 1250 at Page 471 in the office of the Chancery Clerk of DeSoto County at HERNANDO, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, National Association, by instrument dated September 15, 2000 and recorded in Book 1292 at Page 179 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., being one and the same as Union Planters Bank, National Association, 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 19, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1665 at Page 388 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 Union Planters Bank, N.A., to foreclose under the terms of said Deed of Trust, I did on April 3, 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 71, Section B, Autumn Woods Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 35, Pages 40-41, 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 four consecutive weeks preceding the date of sale. The first notice of the publication appeared on March 12, 2003, and subsequent notices appeared on March 19, 26, and April 2, 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, Union Planters Bank, N.A., bid for said property in the amount of \$89,032.91, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, N.A. 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 Union Planters Bank, N.A., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on April 3, 2003.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

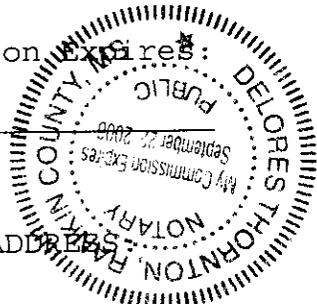
Personally appeared before me, the undersigned authority in and for said county and state, on April 3, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the

above and foregoing instrument, after having first been duly authorized to do so.

Delores Thornton

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 #03-0221

GRANTEE'S ADDRESS:

UNION PLANTERS BANK, N.A.
1900 Charles Bryan AX2
Cordova, TN 38016
901-580-2000

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 71, Section B, Autumn Woods Subdivision, S19, T1S, R7W

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>14</u>	, dated the <u>2nd</u>	day of <u>APR</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>13</u>	, dated the <u>26th</u>	day of <u>MAR</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>12</u>	, dated the <u>19th</u>	day of <u>MAR</u>	, <u>2003</u>
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. _____	, 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 and
day of April, 2003

Wanda George
NOTARY PUBLIC

MY COMMISSION EXPIRES
MARCH 29, 2005

My commission expires _____
To SHAPIRO & MASSEY
for taking the annexed publication of 396
words or the equivalent thereof for a total of FOUR(4)
times \$ 166.32, plus \$3.00 for making a proof
of publication and depositing to same for a total cost
of \$ 169.32.

BK 0441 PG 0783

STATE OF MISSISSIPPI

APR 16 10 32 AM '03

BK 441 PG 779
W.E. DAVIS, CLERK.

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on September 15, 2000, Charles E. Lowery, an unmarried man, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1250 at Page 471; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, National Association, by instrument dated September 15, 2000 and recorded in Book 1282 at Page 179 of the aforesaid Chancery Clerk's office; and

WHEREAS, Union Planters Bank, N.A., being one and the same as Union Planters Bank, National Association, has heretofore substituted J. Gary Massey as Trustee by instrument dated February 19, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1665 at Page 388; 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, Union Planters Bank, N.A., 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 April 3, 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 71, Section B, Autumn Woods Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 35, Pages 40-41, 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 March 7, 2003.

/s/ J. Gary Massey
Substituted Trustee

Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 961-9299
Mar. 12, 19, 26, Apr. 2-003.

Shapiro
(e)