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STATE MS.-DESOTO CO.
FILED

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SUBSTITUTE TRUSTEE'S DEEDKENNETH STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR

TO:

WACHOVIA BANK OF DELAWARE, NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK OF DELAWARE,
GRANTEEBK 444 PG 730
W.E. DAVIS CH. CLK.

WHEREAS, on March 17, 2001, Michael A. Tatum executed a Deed of Trust to Don Harrlee as Trustee for the benefit of Homeowner's Loan Corp., which Deed of Trust was recorded in Trust Deed Book 1303, Page 525 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Homeowner's Loan Corp. assigned said Deed of Trust to First Union National Bank of Delaware pursuant to an Assignment of Deed of Trust dated March 17, 2001 and recorded in Trust Deed Book 1379, Page 729 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Wachovia Bank of Delaware, National Association f/k/a First Union National Bank of Delaware, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated March 4, 2003 and recorded in Trust Deed Book 1694, Page 245 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on May 16, 2003, at the front steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of \$77,035.27, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Wachovia Bank of Delaware, National Association f/k/a First Union National Bank of Delaware, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 581, Section "N", Magnolia Estates Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 52, Page 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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:

SUBSTITUTE TRUSTEE'S
 NOTICE OF SALE

WHEREAS, on March 17, 2001, Michael A. Tatum executed a Deed of Trust to Don Haritee as Trustee for the benefit of Homeowner's Loan Corp., which Deed of Trust was recorded in Trust Deed Book 1303, Page 525 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Homeowner's Loan Corp. assigned said Deed of Trust to First Union National Bank of Delaware pursuant to an Assignment of Deed of Trust dated March 17, 2001 and recorded in Trust Deed Book 1379, Page 729 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Wachovia Bank of Delaware, National Association f/w/a First Union National Bank of Delaware, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated March 4, 2003 and recorded in Trust Deed Book 1694, Page 245 in the Office of the Chancery Clerk of DeSoto County, Mississippi; 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, and the legal holder of said indebtedness, Wachovia Bank of Delaware, National Association f/w/a First Union National Bank of Delaware, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth Stockton, Substitute Trustee, will on May 16, 2003, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the front steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 581, Section "N", Magnolia Estates Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 52, Page 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 14th day of April, 2003.

Kenneth Stockton
 Substitute Trustee
 5 West Commerce Street
 Hernando, MS 38632
 Telephone No. 662-429-3489

THIS DOCUMENT PREPARED BY:
 DYKE, HENRY, GOLDSHOLL &
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Lisa Fuller

Sworn to and subscribed before me, this 15 day of May, 2003.

BY *Judith H. Douglas*



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 MY COMMISSION EXPIRES: JANUARY 16, 2005
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