

STATE OF MISSISSIPPI
COUNTY OF DESOTO

John Erwin and Cindy Erwin
UPN 0006080132

SUBSTITUTED TRUSTEES DEED

WHEREAS, on December 21, 2001, John C. Erwin and Cindy F. Erwin, Husband and Wife, executed a Deed of Trust to Robert M. Crump, III, Trustee for the benefit of Crump Mortgage & Funding Corporation, which Deed of Trust is filed for record in Book 1441 at Page 751 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, N.A., by instrument dated December 21, 2001 and recorded in Book 1447 at Page 678 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., 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 September 17, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1828 at Page 398 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 October 30, 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 47, SECTION B, PHASE 1, WEDGEWOOD FARMS SUBDIVISION, AS LOCATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 7 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 63, PAGES 12 AND 13, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO

STATE MS.-DESOTO CO.
FILED

PS
PS

Nov 12 9 07 AM '03

458 PG 55
MRS. DAVIS CH. CLK.

WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

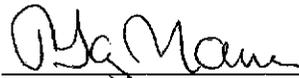
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on October 9, October 16, October 23, 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 three 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 \$225,652.68, 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.

WHEREAS, Union Planters Bank, N.A., has requested transfer and assignment of its bid to the FEDERAL NATIONAL MORTGAGE ASSOCIATION, and has authorized the undersigned to convey the property described above to FEDERAL NATIONAL MORTGAGE ASSOCIATION; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of Union Planters Bank, N.A. as the highest and best bidder to FEDERAL NATIONAL MORTGAGE ASSOCIATION pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto FEDERAL NATIONAL MORTGAGE ASSOCIATION, the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

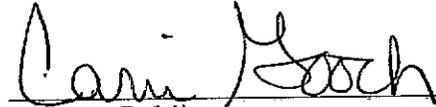
WITNESS MY SIGNATURE, on October 30, 2003.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

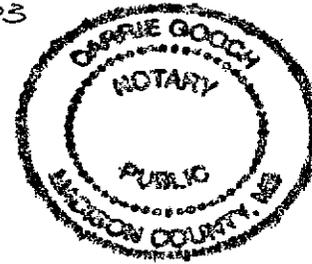
Personally appeared before me, the undersigned authority in and for said county and state, on this the Thirtieth day of October, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


Notary Public

My commission expires:

~~Notary Public State of Mississippi At Large
My Commission Expires: February 20, 2004
Registered This Notice, Brochure & Sealant, etc.~~

EXP. 2-20-2003



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-1533

GRANTEE'S ADDRESS:

FEDERAL NATIONAL MORTGAGE ASSOCIATION
950 East Paces Ferry Road, Suite 1900
Atlanta, GA 30326-1161
404-398-6000

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Dr., Suite B
Jackson, MS 39216
601-981-9299

INDEX: LOT #47, SEC. B, PHASE 1, WEDGEWOOD FARMS SUBDIVISION,
DESOTO CO., MS



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 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S

NOTICE OF SALE

WHEREAS, on December 21, 2001, John C. Erwin and Cindy E. Erwin, Husband and Wife, executed a certain deed of trust to Robert M. Crump, III, Trustee for the benefit of Crump Mortgage & Funding Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1441 at Page 751; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, N.A., by instrument dated December 21, 2001 and recorded in Book 1447 at Page 678 of the aforesaid Chancery Clerk's office; and

WHEREAS, Union Planters Bank, N.A., has heretofore substituted J. Gary Massey as Trustee by instrument dated September 17, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1828 at Page 398, and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt thereunder 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 October 30, 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 47, SECTION B, PHASE 1, WEDGEWOOD FARMS SUBDIVISION, AS LOCATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 7 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 63, PAGES 12 AND 13, 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

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

WITNESS MY SIGNATURE on this 2nd day of October, 2003.

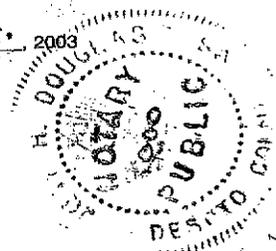
Volume No. 108 on the 9 day of Oct., 2003
Volume No. 108 on the 16 day of Oct., 2003
Volume No. 108 on the 23 day of Oct., 2003
Volume No. _____ on the _____ day of _____, 2003
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 23 day of Oct., 2003

BY Judy M. Douglas

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



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B. 2 subsequent insertions of 844 words @ .10 \$ 84.40
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 138.04

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