

JUL 16 2 21 PM '04

SUBSTITUTE TRUSTEE'S DEED

Kenneth E. Stockton, SUBSTITUTE TRUSTEE
GRANTOR

BK 477 PG 315
W.E. DAVIS CH. CLK.

TO: Wells Fargo Home Mortgage, Inc.,
GRANTEE

WHEREAS, on April 5, 2000, Brian J. Simmons and Carmen L. Simmons executed a Deed of Trust to Norwest Escrow Company, LLC, as Trustee, with Norwest Mortgage, Inc. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Book 1216 Page 689 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the afore-mentioned Deed of Trust was re-recorded in Trust Deed Book 1216 at Page 0689 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the afore-mentioned Deed of Trust was re-recorded in Trust Deed Book 1724 at Page 0271 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Norwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc. (f/k/a Norwest Mortgage, Inc.), the holder of said Deed of Trust and the Note secured thereby, substituted John C. Morris, III, as Trustee therein place of the aforesaid original Trustee, as authorized by the terms thereof, as evidenced by an instrument filed December 17, 2001 and recorded in Trust Deed Book 1429, Page 218; and

WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein place of the aforesaid original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated January 21, 2003 and recorded in Trust Deed Book 1740 at Page 0504, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and then as evidenced by a correction instrument dated March 25, 2004 and recorded in Trust Deed Book 1976 at Page 0485, and then corrected and re-recorded in Trust Deed Book 1992 at Page 0769; 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 July 13, 2004, at the front door 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 **One Hundred Seventy-Nine Thousand Dollars and Zero Cents (\$179,000.00)**, 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 Wells Fargo Home Mortgage, Inc., the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Commencing at a Point where the centerline of Belmont Road crosses the East-West Half Section Line of Section 31, Township 3 South, Range 7 West, said point being marked with a cotton picker spindle; thence Northwardly as measured along the centerline of Belmont Road 1269.0 feet (Deed Call) to a point; thence South 81 Degrees 32 Minutes 35 Seconds West a distance of 619.92 feet to the true point of beginning for the herein described tract; thence continuing South 81 Degrees 32 Minutes 35 Seconds West a distance of 357.21 feet to a point; thence North 08 Degrees 31 Minutes 05 Seconds West a distance of 243.89 feet to a point; thence North 81 Degrees 29 Minutes 23 Seconds East a distance of 357.21 feet to a point; thence South 08 Degrees 31 Minutes 05 Seconds East a distance of 244.23 feet to the point of beginning, containing 2.00 acres, more or less.

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
Substitute Trustee
Attorney at Law
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

Wells Fargo Bank, N.A.
3476 Stateview Blvd.
Ft. Mill, SC 29715
Telephone No. (803) 396-6000

THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W No. 22044H



PROOF OF PUBLICATION

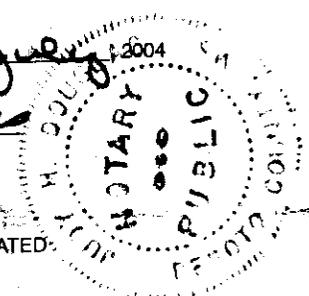
THE STATE OF MISSISSIPPI COUNTY OF DESOTO

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:

- Volume No. 109 on the 17 day of June, 2004
- Volume No. 109 on the 24 day of June, 2004
- Volume No. 109 on the 1 day of July, 2004
- Volume No. 109 on the 8 day of July, 2004
- Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 8 day of July, 2004
BY Judy N. Douglas



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

- A. Single first insertion of 725 words @ .12 \$ 87.00
- B. 3 subsequent insertions of 2175 words @ .10 \$ 217.50
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 307.50

SUBSTITUTE TRUSTEE'S NOTICE OF SALE
WHEREAS, on April 5, 2000, Brian J. Simmons and Carmen L. Simmons executed a Deed of Trust to Norwest Escrow Company, LLC as Trustee for the benefit of Norwest Mortgage, Inc., which Deed of Trust was recorded in Trust Deed Book 1202 Page 0528 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, the above-mentioned Deed of Trust was re-recorded in Trust Deed Book 1216 at Page 0689 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the above-mentioned Deed of Trust was re-recorded in Trust Deed Book 1724 at Page 0271 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, Norwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc. (f/k/a Norwest Mortgage, Inc.), the holder of said Deed of Trust and the Note secured thereby, substituted John C. Morris, III, as Trustee therein place of the substituted original Trustee, as authorized by the terms thereof, as evidenced by an instrument filed December 17, 2001 and recorded in Trust Deed Book 1420, Page 218; and

WHEREAS, Wells Fargo Home Mortgage, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein place of the aforesaid original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated January 21, 2003 and recorded in Trust Deed Book 1740 at Page 0504, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and then as evidenced by a correction instrument dated March 25, 2004 and recorded in Trust Deed Book 1976 at Page 0485, and then corrected and re-recorded in Trust Deed Book 1992 at Page 0789; 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, Wells Fargo Home Mortgage, Inc., 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 E. Stockton, Substitute Trustee, will on July 13, 2004, 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 door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Commencing at a Point where the centerline of Belmont Road crosses the East-West Half Section Line of Section 31, Township 3 South, Range 7 West, said point being marked with a cotton picker spindle; thence Northwardly as measured along the centerline of Belmont Road 1269.0 feet (Deed Call) to a point; thence South 81 Degrees 32 Minutes 35 Seconds West a distance of 819.92 feet to the true point of beginning for the herein described tract; thence continuing South 81 Degrees 32 Minutes 35 Seconds West a distance of 357.21 feet to a point; thence North 08 Degrees 31 Minutes 05 Seconds West a distance of 243.89 feet to a point; thence North 81 Degrees 29 Minutes 23 Seconds East a distance of 357.21 feet to a point; thence South 08 Degrees 31 Minutes 05 Seconds East a distance of 244.23 feet to the point of beginning, containing 2.00 acres, more or less.

The Northwest Quarter of Section 31, Township 3 South, Range 7 West.

Said property is also known as Lot 2, Baker 2-Lot Subdivision, as per plat thereof of record in Plat Book 67, Page 48, in the Chancery Court Clerk's Office 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 10th day of June, 2004.

/s/Kenneth E. Stockton
Kenneth E. Stockton
Substitute Trustee

Attorney at Law
5 West Commerce Street
Hernando, Mississippi 38632
THIS DOCUMENT PREPARED BY:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West - 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
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