

STATE OF MISSISSIPPI

Sandra M. Clark

COUNTY OF DESOTO

BBM

SUBSTITUTED TRUSTEES DEED

WHEREAS, on June 29, 2001, Sandra M. Clark, A Single Woman, executed a Deed of Trust to Debra M. Warren, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 1349 at Page 380 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Mortgage Electronic Registration Systems, Inc., 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 October 21, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1854 at Page 541 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 Mortgage Electronic Registration Systems, Inc., to foreclose under the terms of said Deed of Trust, I did on August 11, 2005, 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 13, Section A, Parcel 5, Central Park Neighborhood PUD, situated in Section 29, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 69, page 24, 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 Times, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published on July 14, 21, 28, and August 4, 2005, (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, Mortgage Electronic Registration Systems, Inc., bid for said property in the amount of \$99,436.88, which being the highest and best bid, the same was then and there struck off to Mortgage Electronic Registration Systems, Inc., 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 Mortgage Electronic Registration Systems, Inc., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on August 11, 2005.

J. Gary Massey, Substituted Trustee

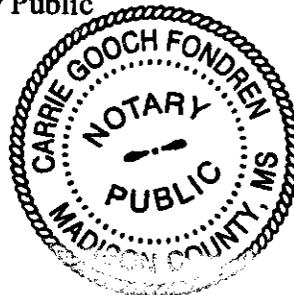
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on August 11, 2005, 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 21, 2008
Bonded Thru Heider, Brooks & Garland, Inc.



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 #05-0960

GRANTEE'S ADDRESS:

WASHINGTON MUTUAL BANK
11200 W. Parkland Ave
MWIB 303
Milwaukee, Wisconsin 53224
800-558-9995

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 13, Sec A, Parcel 5, Central Park Neighborhood PUD, Sec 29, T1S, R7W,
DeSoto Co/MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Diane Smith 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 June 29, 2001, Sandra M. Clark, A Single Woman, executed a certain deed of trust to Debra M. Warren, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1349 at Page 380; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., has heretofore substituted J. Gary Massey as Trustee by instrument dated October 21, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1854 at Page 541; 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, Mortgage Electronic Registration Systems, Inc., 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 expenses of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on August 11, 2005 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 13, Section A, Parcel 5, Central Park Neighborhood PUD, situated in Section 29, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 69, page 24, 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 this 11th day of July, 2005.

J. Gary Massey
 SUBSTITUTED TRUSTEE
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601) 981-9299
 gw #05-0980
 1152 Parkview Circle, Southaven,
 MS 38671

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 July 14, 21, 28, and August 4, 2005

Volume No. 110 on the 14 day of July, 2005
 Volume No. 110 on the 21 day of July, 2005
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 Volume No. 110 on the 4 day of Aug, 2005
 Volume No. _____ on the _____ day of _____, 2005

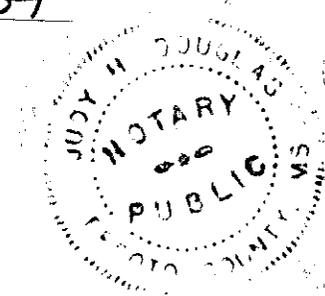
Diane Smith

Sworn to and subscribed before me, this 4 day of Aug, 2005

BY Judy A. Danelan

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
 MY COMMISSION EXPIRES: JANUARY 16, 2009
 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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 B. 3 subsequent insertions of 1,131 words @ .10 \$ 113.10
 C. Making proof of publication and depositing to same \$ 3.00
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