

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Krishna Ravinuthala
W50 8007471652

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 25, 1999, Krishna Ravinuthala, unmarried, executed a Deed of Trust to Robert B. Robinson a resident of Shelby County, TN, Trustee for the benefit of First Trust Mortgage Company, which Deed of Trust is filed for record in Book 1114 at Page 587 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Fleet Mortgage Corporation, by instrument dated May 25, 1999 and recorded in Book 1123 at Page 391 of the aforesaid records; and

WHEREAS, Krishna Ravinuthala and Stephanie Ravinuthala, assumed said Deed of Trust by Warranty Deed dated November 6, 2000 and recorded in Book 383 at Page 557 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Washington Mutual Bank, f/k/a Washington Mutual Bank, FA, successor by merger to Fleet Mortgage Corp., 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 March 8, 2006, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,427 at Page 486 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 Washington Mutual Bank, to foreclose under the terms of said Deed of Trust, I did on April 13, 2006, 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 447, The Plantation, Phase 2, Section "F", Plantation Lakes, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in

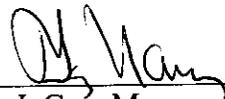
Plat Book 60, Pages 15-18 in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 three consecutive weeks preceding the date of sale. The notices were published on March 23, March 30, and April 6, 2006, (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, Washington Mutual Bank, bid for said property in the amount of \$151,212.15, which being the highest and best bid, the same was then and there struck off to Washington Mutual Bank, 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 Washington Mutual Bank the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

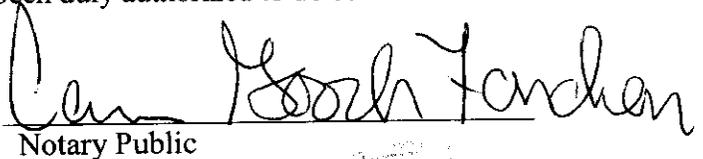
WITNESS MY SIGNATURE, on April 13, 2006.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

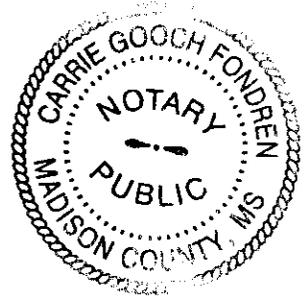
Personally appeared before me, the undersigned authority in and for said county and state, on April 13, 2006, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having 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 Helden, 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 #06-0156

GRANTEE'S ADDRESS:

WASHINGTON MUTUAL BANK
1270 Northland Drive, Suite 200
Mendota Heights, Minnesota 55120
651-234-3500

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 447, The Plantation, Phase 2, Sec. "F", Plantation Lakes in Sec. 22, T-1-S, R-6-W, 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 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 25, 1999, Krishna Ravinuthala, unmarried executed a certain deed of trust to Robert B. Robinson a resident of Shelby County, TN, Trustee for the benefit of First Trust Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1114 at Page 587; and

WHEREAS, said Deed of Trust was subsequently assigned to Fleet Mortgage Corporation, by instrument dated May 25, 1999 and recorded in Book 1123 at Page 391 of the aforesaid Chancery Clerk's office; and

WHEREAS, Krishna Ravinuthala and Stephanie Ravinuthala, assumed said Deed of Trust by Warranty Deed dated November 8, 2000 and recorded in Book 383 at Page 557 of the aforesaid Chancery Clerk's Office; and

WHEREAS, Washington Mutual Bank, W/a Washington Mutual Bank, FA, successor by merger to Fleet Mortgage Corp., has heretofore substituted J. Gary Massey as Trustee by instrument dated March 8, 2006 and recorded in the aforesaid Chancery Clerk's Office in Book 2,427 at Page 488; 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, Washington Mutual Bank, 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 13, 2006 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 447, The Plantation, Phase 2, Section "F", Plantation Lakes, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 60, Pages 15-18 in the office of the Chancery Clerk

- Volume No. 111 on the 23 day of Mar., 2006
- Volume No. 111 on the 30 day of Mar., 2006
- Volume No. 111 on the 6 day of April, 2006
- Volume No. _____ on the _____ day of _____, 2006
- Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 6 day of April, 2006

BY Judy A. Douglas

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



- A. Single first insertion of 448 words @ .12 \$ 53.76
- B. 2 subsequent insertions of 896 words @ .10 \$ 89.60
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 146.36

or DeSoto County, Mississippi.
I WILL CONVEY only such title as vested in me as Substituted Trustee.
WITNESS MY SIGNATURE on this 20th day of March, 2006.
J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299, gw #06-0158
9103 Hickory Drive, Olive Branch, MS 38654
Publication Dates:
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