

This instrument prepared by: Avco Financial Services of Tn., Inc. 4456 ELVIS PRESLEY BLVD ; MEMPHIS, TN 38116

TRUST DEED RELEASE

WHEREAS, By the hereinafter described trust deed, heretofore recorded in the Register's Office of Shelby County, Tennessee, certain real property was conveyed by the hereinafter named grantor, to

as Trustee, for the purpose of securing the payment and indebtedness evidenced by notes fully described in each trust deed; and

WHEREAS, All of the notes described in and secured by said trust deed have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said trust deed; and

WHEREAS, Said trust deed are briefly described as follows, to-wit:

GRANTOR	Date of Instrument	Recorded	Description of Property
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A.YVONNE & JAMES M. RICHARDSON	NOV. 29, 1994	Book 181 Page 495	
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LOT 11, CRESTVIEW ACRES SUBDIVISION, SECTION B, IN SECTION 16, TOWNSHIP 4 SOUTH, RANGE 8 WEST, FILED IN PLAT BOOK 5, PAGES 1,2, AND 3, LESS AND EXCEPT ALL THAT CERTAIN PARCEL OF LAND CONVEYED TO DURAL E. RICHARDSON AND WIFE, FRANCES M. RICHARDSON AS SET FORTH IN BOOK 273 PAGE 646 MORE PARTICULARLY DESCRIBED AS METES AND BOUNDS PROPERTY.

NOW, THEREFORE, in consideration of the premises the undersigned Avco Financial Services of Tn., Inc.

as legal owner and holder of the notes secured by said trust deed, acknowledge full payment and satisfaction thereof, and hereby releases and discharges the lien of said trust deed, and to this end quit claim-S and convey-S unto said grantor, their heirs and assigns all their right, title, and interest in and to the real estate described in said trust deed, to which reference is made for a particular description of said property.

The undersigned, Avco Financial Services of Tennessee, Inc. covenants with the said grantor that he, the legal owner-S and holder-S of the notes described in and secured by said trust deed, and that he has the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF the said Avco Financial Services of Tennessee, Inc. hereunto set their hand-S (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) this the day of

Mark Livingston

MARK LIVINGSTON Attorney-In-fact

STATE OF TENNESSEE COUNTY OF SHELBY

On this day of 19 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared to be known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

My commission expires day of 19 Notary Public

STATE OF TENNESSEE COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared Mark Livingston with whom I am personally acquainted and who, upon oath, acknowledged himself to be the Attorney In fact President of the Avco Financial Services of Tn., Inc. a within named bargainor, a corporation, and that he as such Atty-in-fact President being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as Atty-in-fact President.

WITNESS my hand and seal at office in Memphis, Tennessee this September 10 97

My commission expires day of April 14, 2001 10

STATE MS. - DESOTO CO.

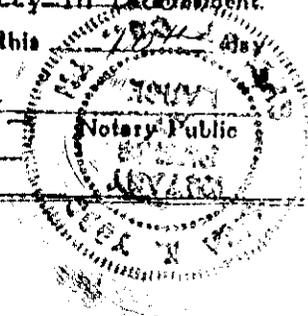
Do not write below this line. FOR REGISTERS USE ONLY

SEP 3 12 26 PM '97 BK 931 PG 283 W.E. DAVIS CH. CLK.

STATE MS. - DESOTO CO. FILED

SEP 12 11 51 AM '97

BK 934 PG 192 W.E. DAVIS CH. CLK.





ATM CORPORATION OF AMERICA

TITLE REPORT SCHEDULE A

ORDER #: 848664

1. EFFECTIVE DATE: 08/12/1997

2. POLICY OR POLICIES TO BE ISSUED:

A. [] ALTA OWNERS POLICY \$

B. [X] ALTA LOAN POLICY \$ 15,000.00

PROPOSED INSURED: THE MONEY STORE, ITS SUCCESSORS AND/OR ASSIGNS, AS THEIR RESPECTIVE INTEREST MAY APPLY.

3. THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS REPORT AND COVERED HEREIN IS FEE SIMPLE.

4. TITLE TO SAID ESTATE OR INTEREST IN SAID LAND IS AT THE EFFECTIVE DATE HEREOF VESTED IN: JAMES M. RICHARDSON AND A. YVONNE RICHARDSON.

5. THE LAND REFERRED TO IN THIS REPORT IS LOCATED IN THE COUNTY OF DE SOTO, STATE OF MISSISSIPPI AND DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, AS MORE FULLY DESCRIBED IN DEED BOOK 181, PAGE 495, ID# 4085-1602-0-00011-00, BEING KNOWN AND DESIGNATED AS LOT 11, CRESTVIEW ACRES SUBDIVISION, SECTION B, IN SECTION 16, TOWNSHIP 4 SOUTH, RANGE 8 WEST, FILED IN PLAT BOOK 5, PAGES 1, 2, AND 3, LESS AND EXCEPT ALL THAT CERTAIN PARCEL OF LAND CONVEYED TO DURAL E. RICHARDSON AND WIFE, FRANCES M. RICHARDSON AS SET FORTH IN BOOK 273 PAGE 646 MORE PARTICULARLY DESCRIBED AS METES AND BOUNDS PROPERTY.

BY FEE SIMPLE DEED FROM EVERETTE R. HOLTON AS SET FORTH IN DEED BOOK 181, PAGE 495 DATED 09/11/1985 AND RECORDED 09/12/1985, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI.

88/14/97 14:54:34

ORDER #: 848664

SCHEDULE B

PART I - REQUIREMENTS

THE FOLLOWING REQUIREMENTS MUST BE MET AND COMPLETED TO THE SATISFACTION OF THE COMPANY BEFORE ITS POLICY OF TITLE INSURANCE WILL BE ISSUED:

1. PROPERLY DRAFTED AND EXECUTED MORTGAGE FROM JAMES M. RICHARDSON AND A. YVONNE RICHARDSON, HUSBAND AND WIFE, TO THE MONEY STORE IN THE AMOUNT OF \$ 15,000.00 ENCUMBERING THE SUBJECT PROPERTY.
2. IF ANY EXCEPTED MORTGAGE OR DEED OF TRUST IS A REVOLVING OR CREDIT LINE SECURITY INSTRUMENT, EITHER OF THE FOLLOWING REQUIREMENTS MUST BE MET TO REMOVE THE EXCEPTION FROM THE FINAL POLICY OF INSURANCE: A. RELEASE OR SATISFACTION B. AMOUNT SECURED BY SAID MORTGAGE/DEED OF TRUST MUST BE VERIFIED IN WRITING BY LENDER FOR FINAL BALANCE, PROOF OF PAYMENT OF THAT AMOUNT FROM THE LOAN PROCEEDS, ALONG WITH AN EXECUTED NOTICE FROM THE BORROWER TO THE LENDER STATING THAT THE LINE IS CLOSED AND THEY WILL NOT ACCEPT FUTURE ADVANCES.
3. POSITIVE PROOF OF TAXES PAID CURRENT, PRIOR TO ISSUANCE OF FINAL POLICY.
4. SATISFACTION OR RELEASE OF DEED OF TRUST FROM JAMES M. RICHARDSON AND A. YVONNE RICHARDSON TO AVCO FINANCIAL SERVICES AS SET FORTH IN BOOK 737, PAGE 686 IN THE AMOUNT OF \$24,478.25 DATED 11/23/1994, RECORDED 11/29/1994, IN DE SOTO COUNTY RECORDS. TRUSTEE: SMS RE INFORMATION SERVICES OF TN, INCORPORATED
5. SATISFACTION OR RELEASE OF DEED OF TRUST FROM JAMES M. RICHARDSON AND A. YVONNE RICHARDSON TO SAXON MORTGAGE INC. AS SET FORTH IN BOOK 782, PAGE 374 IN THE AMOUNT OF \$80,000.00 DATED 08/29/1995, RECORDED 09/13/1995 ASSIGNED TO TEXAS COMMERCE BANK AS SET FORTH IN BOOK 785, PAGE 199, RECORDED 10-02-95, IN DE SOTO COUNTY RECORDS. TRUSTEE: JOHN M. MERCER AND/OR ROBERT D. PERROW
6. ANY POWER OF ATTORNEY BEING USED IN CONJUNCTION WITH THIS TRANSACTION MUST BE REVIEWED AND APPROVED BY THE LENDER AND THE INSURER PRIOR TO CLOSING OF NEW LOAN.
7. NOTE: THE APPROPRIATE REISSUE CHARGE IS APPLICABLE ONLY IF, WITHIN TEN YEARS PRIOR TO THE NEW APPLICATION FOR MORTGAGE INSURANCE, AN OWNER'S TITLE POLICY AND A MORTGAGEE'S TITLE POLICY WERE ORIGINALLY ISSUED ON THE IDENTICAL PROPERTY ON BEHALF OF THE SAME MORTGAGOR AS OWNER AND BORROWER. THESE POLICIES MUST BE FORWARDED PRIOR TO CLOSING OF NEW LOAN IN ORDER TO RECEIVE A REISSUE RATE.
8. PROPERLY DRAFTED AND EXECUTED OWNER'S AFFIDAVIT FROM JAMES M. RICHARDSON AND A. YVONNE RICHARDSON, HUSBAND AND WIFE.