

WHEN RECORDED RETURN TO:

0877118

MISSISSIPPI ASSIGNMENT

DEC 23 11 48 AM '98

HFC Wholesale
3465 Powell St.
Franklin Park, IL 60131

BK 1067 PG 678
W.E. DAVIS CH. CLK.

FOR VALUE RECEIVED, the undersigned, NATIONAL BANK OF COMMERCE
 with its principal office at Germantown, Tennessee for and in consideration of sufficient and
 valuable consideration to it in hand paid by HOUSEHOLD FINANCE CORPORATION
577 LAMONT RD. ELMHURST, IL 60126 the receipt of which is hereby acknowledged, does hereby
 grant, bargain, sell, convey and assign unto the said HOUSEHOLD FINANCE CORPORATION
 all its right, title and interest in and to a certain Deed of Trust executed by
VAERIE V. CLAY & BRAD M. COURTNEY, dated 5/7/98, and filed for
AS JOINT DEBTORS
 record in Volume, 1003, Page 352*, Office of the Clerk of the Court of Chancery,
DE SOTO County, Mississippi, together with the note, debt, and claim secured by said
 Deed of Trust in the sum of ELEVEN THOUSAND SEVEN HUNDRED
~~SIXTY FIVE AND NO/100~~, Dollars, and all monies due
 thereunder with the interest thereon. *Recorded 6-2-98

PREPARED BY:

STEVE MENNIG
577 LAMONT RD.
ELMHURST, IL 60126

Steve Mennig

SIGNED at Germantown, Tennessee this
7th day of ^{May} MAY, 1998

NATIONAL BANK OF COMMERCE

BY Dawn H. Barker
Dawn H. Barker
Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

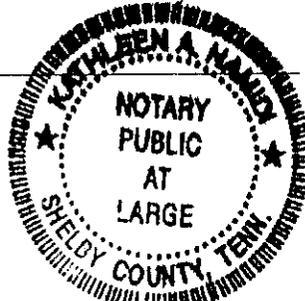
BEFORE ME, the undersigned, a Notary Public within and for said County and State, at
 Germantown, Tennessee, duly commissioned and qualified, personally appeared
Dawn H. Barker, with whom I am personally acquainted, and who upon oath stated
 that he/she is the Vice President of National Bank of Commerce, a corporation, and
 that said instrument was signed and sealed in behalf of said corporation by authority of its Board
 of Directors, and the said Dawn H. Barker, acknowledged said instrument to be the free
 act and deed of said corporation, and that said corporation has no corporate seal.

WITNESS my hand and official seal at office in Germantown, Tennessee, on this day and date
aforesaid.

Kathleen A. Hamid

Notary Public

My commission expires _____



This document was prepared by NBC ONE COMMERCE SQUARE, MEMPHIS, TN 38150 (901-523-3322) (name, address, phone number)

State of Mississippi

Space Above This Line For Recording Data

DEED OF TRUST (With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is MAY 7, 1998 and the parties, their addresses and tax identification numbers, if required, are as follows:

GRANTOR: VALERIE V. CLAY AS JOINT DEBTORS 5620 KENIWOOD HORNLAKE, MS 38637 BRAD M. COURNEY AS JOINT DEBTORS 5620 KENIWOOD HORNLAKE, MS 38637

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE: R GRATTAN BROWN, JR AND CHARLES A NEALE OF SHELBY COUNTY, TENNESSEE ONE COMMERCE SQUARE MEMPHIS, TN 38150

LENDER: NBC BANK FSB (KNOXVILLE) ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA ONE COMMERCE SQ, LAO 5TH FL MEMPHIS, TN 38150

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, bargains and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property: ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, AS MORE FULLY DESCRIBED IN DEED BOOK 321, PAGE 92, ID# 2082-0315.0-00206.00, BEING KNOWN AND DESIGNATED AS LOT 206, SECTION "J" KENIWOOD SUBDIVISION, LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 45, PAGE 33 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BY FEE SIMPLE DEED FROM JIMMY D. PETTY AND TAMMY GAUDET PETTY, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 321, PAGE 92 DATED 08/25/1997 AND RECORDED 08/27/1997, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI.

The property is located in DE SOTO (County) at 5620 KENIWOOD (Address), HORNLAKE (City), Mississippi 38637 (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 11,765.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows: A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

A PROMISSORY NOTE OF EVEN DATE HEREWITH APP ID 33909

Handwritten signatures and initials with page reference (page 1 of 4)