



CERTIFIED TO BE A TRUE & CORRECT COPY OF THE ORIGINAL

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State of Mississippi  
9832

**DEED OF TRUST**

FHA Case No.  
281-2957633-796

THIS DEED OF TRUST ("Security Instrument") is made on January 6, 2003. The Grantor is Wesley G. Joyner and wife, Stacy E. Joyner.

("Borrower"). The trustee is Ashley Roach,

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("Trustee"). The beneficiary is National City Mortgage Co.

which is organized and existing under the laws of the State of Ohio, and whose address is 3232 Newmark Drive, Miamisburg, OH 45342

("Lender"). Borrower owes Lender the principal sum of EIGHTY FIVE THOUSAND NINE HUNDRED TWENTY AND NO/100 Dollars (U.S. \$ 85,920.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2033. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with the power of sale, the following described Property located in DeSoto County, Mississippi:

Lot 21, Final Plat Division of Lot 8 Bailey Station PUD, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 77, Page 38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

which has the address of 3724 Conrail Circle, Horn Lake Mississippi 38637

[Street, City].

Loan #: 0001601844

Initial(s) *WGS*  
FDS Form Number DCMS1SM