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STATE OF MISSISSIPPI
COUNTY OF DESOTO

Deloise Richardson
ANM# 088328-0

SUBSTITUTED TRUSTEES DEED

WHEREAS, on the 30th day of October, 1987, DELOISE RICHARDSON, AN UNMARRIED WOMAN executed a Deed of Trust to Delta Title Company, Trustee for the benefit of National Mortgage Company, which Deed of Trust is filed for record in Book 420, Page 636, in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Associates National Mortgage Corporation by instrument dated January 11, 1988 and filed for record in Book 427, Page 296 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Associates National Mortgage Corporation 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 April 29, 1991, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 543, Page 116 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 Associates National Mortgage Corporation to foreclose under the terms of said Deed of Trust, I did on the 17th day of July, 1991, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the main east door of the County Courthouse of DeSoto County, 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:

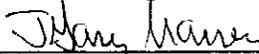
Lot 1018, Section "C" North, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as per plat thereof of record in Plat Book 10, at Page 2, in the Office of the Chancery Clerk of DeSoto County, Mississippi. As per survey by Ben W. Smith, P.E., R.L.S., dated August 13, 1987.

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 Times, a newspaper published in Hernando, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on June 19, 1991, and subsequent notices appeared on June 26, July 3, 10, 1991, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the main east door of the County Courthouse of DeSoto County, 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, Associates National Mortgage Corporation bid for said property in the amount of Fifty-two Thousand Eight Hundred Twenty-three and 09/100 Dollars (\$52,823.09), which being the highest and best bid, the same was then and there struck off to Associates National Mortgage Corporation 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 Associates National Mortgage Corporation the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this 17th day of July, 1991.

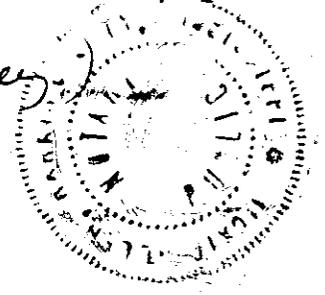


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the 17th day of July, 1991, 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.

Mickie Allen (Dilley)
Notary Public



My Commission Expires:

My Commission Expires March 12, 1993

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986

GRANTEE'S ADDRESS:

Associates National Mortgage Corporation
P. O. Box 225187
Dallas, TX 75265-0001
214-541-4526

Jul 22 11 04 AM '91

RECORDED 7-22-91
DEED BOOK 237
PAGE 50
W.E. DAVIS CH. CLK.

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Mary Lou Speer personally appeared before me the undersigned authority in and for said County and State and states on oath that she is the Clerk/Secretary of the DeSoto Times, 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:

- Volume No. 96 on the 19 day of June, 1991
- Volume No. 96 on the 26 day of June, 1991
- Volume No. 96 on the 3 day of July, 1991
- Volume No. 96 on the 10 day of July, 1991
- Volume No. _____ on the _____ day of _____, 19____

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of October, 1987, DELOISE RICHARDSON, AN UNMARRIED WOMAN executed a certain deed of trust to Delta Title Company, Trustee for the benefit of National Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 420, Page 636; and

WHEREAS, said Deed of Trust was subsequently assigned to Associates National Mortgage Corporation by instrument dated January 11, 1988 and filed for record in Book 427, Page 296 of the aforesaid Chancery Clerk's office; and

WHEREAS, Associates National Mortgage Corporation has heretofore substituted J. Gary Massey as Trustee by instrument dated April 29, 1991 and recorded in the aforesaid Chancery Clerk's Office in Book 543, Page 116; 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, Associates National Mortgage Corporation, 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 the 17th day of July, 1991 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 1018, Section "C" North, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as per plat thereof of record in Plat Book 10, at Page 2, in the Office of the Chancery Clerk of DeSoto County, Mississippi. As per survey by Ben W. Smith, P.E., R.L.S., dated August 13, 1987.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE this the 4th day of June, 1991.

J. Gary Massey
SUBSTITUTED TRUSTEE for
Associates National Mortgage Corporation

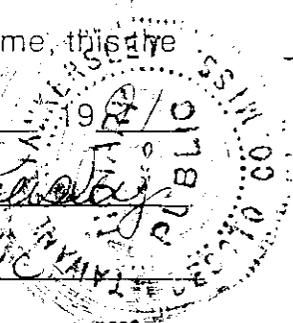
June 19, 26, July 3, 10, 1991 375

Shapiro & Kreisman
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 968-9986

Mary Lou Speer Clerk/Secretary
(TITLE)

Sworn to and subscribed before me, this day

10 day of July, 1991
Juanita B. [Signature]
By Notary Public



My commission expires June 3, 1993

A. Single first insertion of <u>375</u> words @ .08 \$	<u>30.00</u>
B. <u>3</u> subsequent insertions of <u>375</u> words @ .05 \$	<u>56.25</u>
C. Making proof of publication and depositing to same	\$ <u>1.00</u>
TOTAL PUBLISHER'S FEE	\$ <u>87.25</u>