

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on July 17, 1990, Sherry S. Ray, a single woman, executed a deed of trust to Dave Bennett, Trustee for the benefit of Lumbermen's Investment Corporation of Texas, which deed of trust is recorded in Deed of Trust Book 515 at Page 1 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to BarclaysAmerican/Mortgage Corporation, by instrument dated July 20, 1990, and recorded in Book 521 at Page 508 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, BarclaysAmerican/Mortgage Corporation, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated February 7, 1994 and recorded in the office of the aforesaid Chancery Clerk in Book 689 at Page 466; 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, and the legal holder of said indebtedness, BarclaysAmerican/Mortgage Corporation, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 22nd day of April, 1994, at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County

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W.E. DAVID CH. CLK.
By: R. Stoupe

of DeSoto, State of Mississippi;

WHEREAS, at such sale, BarclaysAmerican/Mortgage Corporation bid the sum of \$ 109,617.33 ; and

WHEREAS, said bid by BarclaysAmerican/Mortgage Corporation was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$ 109,617.33 , do hereby sell and convey unto BarclaysAmerican/Mortgage Corporation the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 194, Section "C" Plum Point Villages, in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 27, pages 52-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 22nd day of April, 1994.

John C. Underwood, Jr.
John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

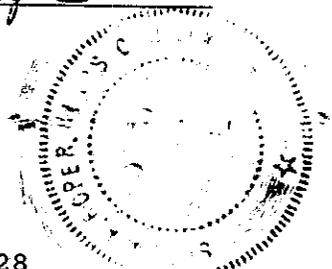
COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr., Substituted Trustee, who acknowledged to and before me that he signed and delivered the foregoing Substituted Trustee's Deed of the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 22nd of April, 1994.

Senja A. Roper
NOTARY PUBLIC

My Commission Expires: 2-9-96



Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
(601)981-7773

Grantee's Address:
Post Office Box 31728
Charlotte, North Carolina 28231
(800)888-5334

Prepared by:
Underwood Law Firm
Post Office Box 16852
Jackson, Mississippi 39236
(601)981-7773



DeSOTO TIMES

"Dedicated to the people and progress of DeSoto County"

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

MELISSA PIERCE personally appeared before me the undersigned authority in and for said County and State and states on oath that she is the CLERK 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:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 17, 1990, Sherry S. Ray, a single woman, executed a deed of trust to Dave Bennett, Trustee for the benefit of Lumbermen's Investment Corporation of Texas, which deed of trust is recorded in Deed of Trust Book 515 at Page 1 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to BarclaysAmerican/Mortgage Corporation, by instrument dated July 20, 1990, and recorded in the office of the aforesaid Chancery Clerk in Book 521 and Page 508; and

WHEREAS, the aforesaid, BarclaysAmerican/Mortgage Corporation, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated February 7, 1994, and recorded in the office of the aforesaid Chancery Clerk in Book 689 at Page 466; 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, and the legal holder of said indebtedness, BarclaysAmerican/Mortgage Corporation, 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 for the purpose of raising the sums due thereunder, together with attorney's fees; Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 22nd day of April, 1994, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 194, Section "C" Plum Point Villages, in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 27, pages 52-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, the 25th day of March, 1994.

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
March 31, April 7, 14, 21, 1994 389

- Volume No. 99 on the 31 day of March, 1994
- Volume No. 99 on the 7 day of April, 1994
- Volume No. 99 on the 14 day of April, 1994
- Volume No. 99 on the 21 day of April, 1994
- Volume No. _____ on the _____ day of _____, 19____

Melissa Pierce
(TITLE)

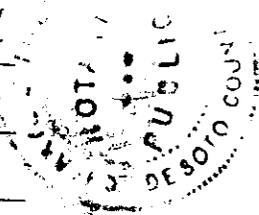
Sworn to and subscribed before me, this the

22 day of April, 1994

Cheryl L. Fitzgerald

By Notary Public

My commission expires My Commission Expires March 17 1997



A. Single first insertion of 389 words @ .08 \$ 31.12
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 C. Making proof of publication and depositing to same \$ 1.00

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