

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on November 29, 1985, Larry L. Harris and wife, Roma M. Harris, executed a deed of trust to Robert G. Barnett, Trustee for the benefit of Deposit Guaranty Mortgage Company, which deed of trust is recorded in Deed of Trust Book 353 at Page 750 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 Deposit Guaranty National Bank as Trustee for Mississippi Housing Finance Corporation's Single Family Mortgage Purchase Revenue Bonds Series 1985A, by instrument dated January 2, 1986, and recorded in Book 358 at Page 813 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, Deposit Guaranty National Bank as Trustee for Mississippi Home Corporation's (formerly Mississippi Housing Finance Corporation's) Single Family Mortgage Purchase Revenue Bonds Series 1985A, 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 May 20, 1994 and recorded in the office of the aforesaid Chancery Clerk in Book 715 at Page 561; 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, Deposit Guaranty National Bank as Trustee for Mississippi Home Corporation's (formerly Mississippi Housing Finance Corporation's) Single Family Mortgage Purchase Revenue Bonds Series 1985A, 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 26th day of August, 1994, at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

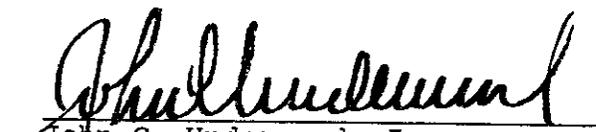
WHEREAS, at such sale, Deposit Guaranty National Bank as Trustee for Mississippi Home Corporation's Single Family Mortgage Purchase Revenue Bonds Series 1985A bid the sum of \$ 44,129.31; and

WHEREAS, said bid by Deposit Guaranty National Bank as Trustee for Mississippi Home Corporation's Single Family Mortgage Purchase Revenue Bonds Series 1985A was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$ 44,129.31, do hereby sell and convey unto Deposit Guaranty National Bank as Trustee for Mississippi Home Corporation's Single Family Mortgage Purchase Revenue Bonds Series 1985A the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 44, Section D, Oaklawn Subdivision, in Section 13, Township 3 South, Range 8 West, as per plat thereof of record in Plat Book 6, at page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 26th day of August, 1994.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

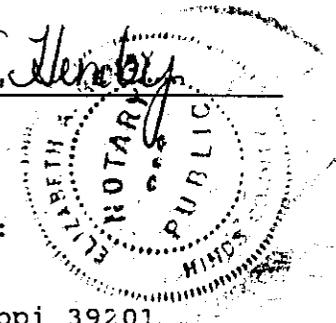
PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr., Substituted Trustee, who acknowledged to and before me that he signed and delivered the foregoing Substituted Trustee's Deed of the day and year therein mentioned, and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

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the
26th day of August, 1994.

Elizabeth C. Herby
NOTARY PUBLIC

My Commission Expires:

My Commission Expires October 10, 1996



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

Grantee's Address:
510 George Street
Suite 204
Jackson, Mississippi 39201
(601) 961-4514

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

PROOF OF PUBLICATIONTHE 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:

Volume No. 99 on the 4 day of Aug, 19 94Volume No. 99 on the 11 day of Aug, 19 94Volume No. 99 on the 18 day of Aug, 19 94Volume No. 99 on the 25 day of Aug, 19 94

Volume No. _____ on the _____ day of _____, 19 _____

Melissa Pierce
(TITLE)

Sworn to and subscribed before me, this the

25 day of August, 19 94Cheryl FitzgeraldBy Notary Public

My commission expires _____ My Commission Expires March 12, 1997

A. Single first insertion of 447 words @ .08 \$ 35.76
B. 3 subsequent insertions of 1,341 words @ .05 \$ 67.05
C. Making proof of publication and deposing to same \$ 1.00

TOTAL PUBLISHER'S FEE \$ 103.81

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on November 29, 1985, Larry L. Harris and wife, Roma M. Harris, executed a deed of trust to Robert G. Barnett, Trustee for the benefit of Deposit Guaranty Mortgage Company, which deed of trust is recorded in Deed of Trust Book 353 at Page 750 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 Deposit Guaranty National Bank, as Trustee for Mississippi Housing Finance Corporation's Single Family Mortgage Purchase Revenue Bonds Series 1985A, by instrument dated January 2, 1986, and recorded in the office of the aforesaid Chancery Clerk in Book 358 at Page 813; and

WHEREAS, the aforesaid, Deposit Guaranty National Bank, as Trustee for Mississippi Home Corporation's (formerly Mississippi Housing Finance Corporation's) Single Family Mortgage Purchase Revenue Bonds Series 1985A, 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 May 20, 1994; and recorded in the office of the aforesaid Chancery Clerk in Book 715 at Page 561; 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, Deposit Guaranty National Bank, as Trustee for Mississippi Home Corporation's (formerly Mississippi Housing Finance Corporation's) Single Family Mortgage Purchase Revenue Bonds Series 1985A, 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 26th day of August, 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 44, Section D, Oaklawn Subdivision, in Section 13, Township 3 South, Range 8 West, as per plat thereof of record in Plat Book 6, at page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this, the 21st day of July, 1994.

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
Aug. 4, 11, 18, 25, 1994 447

STATE MS.-DESOTO CO.
FILED

J.K. Aug 31 11 47 AM '94
J.K.

BK 275 PG 194
W.E. DAVIS, CLK.
by M. Maham, etc.