

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the Farmers Home Administration, United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in Desoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

| GRANTOR(S) | DATE | TRUST DEED | |
|---|----------------------------------|------------|------|
| | EXECUTED | BOOK | PAGE |
| Janice Snow | June 10, 1985 | 340 | 672 |
| Edward K. Riley and wife, Kimber B. Riley | February 22, 1991 | 534 | 590 |
| Edward K. Riley and wife, Kimber B. Riley | Re-recorded September 9, 1991 | 554 | 18 |

The indebtedness secured by the Deed of Trust dated June 10, 1985, and executed by Janice Snow was assumed by Edward K. Riley and Kimber B. Riley by Warranty Deed dated February 22, 1991, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 233 at Page 179 and with Assumption Agreement dated February 22, 1991.

And default having been made in the payment of said indebtedness;

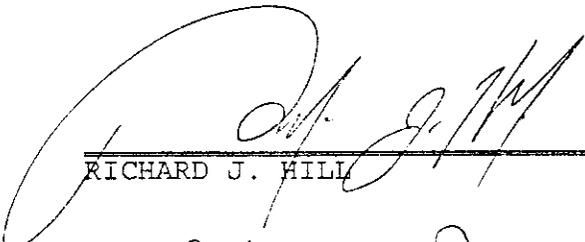
And the United States of America, as Beneficiary, having authorized and instructed the Substituted Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substituted Trustee caused a due notice to be published in the Desoto Tribune, a newspaper published in the City of Olive Branch, said County and State, and on December 7, 1994 posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on January 3, 1995, be sold at public auction at the east front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substituted Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of December 7, December 14, December 21, and December 28, 1994.

And said lands having been sold by said Substituted Trustee on January 3, 1995, commencing at 11:30 am, in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder for cash, and Margaret Byrd, having been the highest bidder therefore and having bid the sum of Twenty-Nine Thousand, Five Hundred and no/100----- Dollars (\$29,500.00), the said Margaret Byrd was duly declared the purchaser thereof.

STATE OF MISSISSIPPI)
) SS:
COUNTY OF DESOTO)

Richard J. Hill, being first duly sworn on oath, deposes and says that he is the County Supervisor for the Farmers Home Administration, United States Department of Agriculture; that on December 7, 1994, as Substituted Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:30 am on January 3, 1995, at the east front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by Margaret Byrd for the sum of \$29,500.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.



RICHARD J. HILL

Subscribed and sworn to before me this 3rd day of January 1995.

(S E A L)

W. E. Davis, Chancery Clerk
NOTARY PUBLIC
By B. Cleveland, S.C.

My Commission Expires:
1-2-96

AFFIDAVITS OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI)
) SS:
 COUNTY OF DeSoto)

Personally appeared before me, the undersigned authority in and for the aforesaid County and State, D.W. Jones, Publisher of the Desoto Tribune, a newspaper published in the City of Olive Branch in said County and State, who on oath deposes and says that the publication, of which the annexed slip is a true copy, was published in said newspaper for four consecutive weeks, to-wit:

| | | |
|----------------------|--------------|--------------------------------|
| In Vol. <u>XXIII</u> | No. <u>2</u> | Dated <u>December 7, 1994</u> |
| In Vol. <u>XXIII</u> | No. <u>3</u> | Dated <u>December 14, 1994</u> |
| In Vol. <u>XXIII</u> | No. <u>4</u> | Dated <u>December 21, 1994</u> |
| In Vol. <u>XXIII</u> | No. <u>5</u> | Dated <u>December 28, 1994</u> |

D.W. Jones
 Publisher

Subscribed and sworn to before me this 25th day of Dec 1994.

Charlotte Hopper
 Notary Public

(S E A L)
 My Commission Expires:
MY COMMISSION EXPIRES FEB 5, 1997

(Attach copy of Notice of Sale published in newspaper)

NOTICE OF SALE
 WHEREAS, the United States of America, acting by and through the Farmers Home Administration, United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

| GRANTOR (S) | DATE EXECUTED | TRUST DEED BOOK | PAGE |
|---|-------------------------------|-----------------|------|
| Janice Snow | June 10, 1985 | 340 | 672 |
| Edward K. Riley and wife, Kimber B. Riley | February 22, 1991 | 534 | 590 |
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The indebtedness secured by the Deed of Trust dated June 10, 1985, and executed by Janice Snow was assumed by Edward K. Riley and Kimber B. Riley by Warranty Deed dated February 22, 1991, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 233 at Page 179 and with Assumption Agreement dated February 22, 1991.

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substituted Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the east front door of the county courthouse in the city of Hernando, Mississippi, in the aforesaid County commencing at 11:30 a.m. on January 3, 1995, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested in me as Substituted Trustee.

The premises to be sold are described as:
 Lot 115, Chateau Ridge Subdivision, located in Section 11, Township 2, Range 6, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.
 December 7, 1994
 Date

RICHARD J. HILL
 Substituted Trustee
 Duly authorized to act in the premises by instrument dated March 7, 1994, and recorded in Book 1, Page 23, of the records of the aforesaid County and State.

Dec. 7, 14, 21, 28-000.

BOOK 280 PAGE 499

STATE OF MISSISSIPPI - DE SOTO CO.

MT
JAN 11 11 10 AM '95

BK 280 PG 495

W.E. DAVIS CH. CLK.

by S. Cleveland &

Lot 116, Chateau Ridge Subdivision, located in Section 11,
Township 2, Range 6, DeSoto County, Mississippi, as
per plat thereof recorded in Plat Book 14, Pages 47-50,
in the office of the Chancery Clerk of DeSoto County,
Mississippi.