

WHEREAS, on July 19, 1990, Darrell J. Crossman, a married man and wife, Judy Crossman, a married woman, executed a deed of trust to William H. Lovell, Trustee for the benefit of First Commercial Bank, N.A. of Memphis, which deed of trust is recorded in Deed of Trust Book 515 at Page 60, corrected and re-recorded in Book 532 at page 140, and further re-recorded in Book 538 at page 456, 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 First Commercial Mortgage Company of Memphis, by correction instrument dated April 25, 1994, and recorded in Book 703 at Page 503 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to Molton, Allen and Williams Corporation, by correction instrument dated May 20, 1994, and recorded in Book 709 at Page 57 and re-recorded in Book 711 at page 67 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to America's Mortgage Company, by instrument dated September 20, 1990, and recorded in Book 531 at Page 800, re-recorded in Book 541 at page 117, re-recorded in Book 544 at page 268 and further re-recorded in Book 718 at page 200 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to JHM Mortgage Securities, L.P., by instrument dated August 1, 1991, and recorded in Book 558 at Page 522 and re-recorded in Book 571 at page 310 and re-recorded in Book 718 at page 201 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, JHM Mortgage Securities, L.P., 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 September 12, 1994 and recorded in the office of the aforesaid Chancery Clerk in Book 753 at Page 580; 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, JHM Mortgage Securities, L.P., 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 9th day of June, 1995, 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, JHM Mortgage Securities, L.P. bid the sum of \$ 43,078.00; and

WHEREAS, said bid by JHM Mortgage Securities, L.P. was the highest bid;

WHEREAS in the Appointment of Substitute Trustee herein before referred to, JHM Mortgage Securities, L.P. authorized John C. Underwood, Jr, Substitute Trustee, to transfer and assign this bid to the Secretary of Veterans Affairs in the event JHM Mortgage Securities, L.P. was the last and highest bidder at the sale, which event has taken place; and whereas, by the execution of this instrument, the said John C. Underwood, Jr., Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of JHM Mortgage Securities, L.P. as last and highest bidder, to the Secretary of Veterans Affairs.

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$ 43,078.00, do hereby sell and convey unto the Secretary of Veterans Affairs the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 711, Section B, in DeSoto Village Subdivision, in Sections 33 and 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown on plat of record in Plat Book 8, Page 12-15, in the

office of the Chancery Clerk of DeSoto County, Mississippi, as shown on plat of survey made by Campbell Surveying Co., dated July 18, 1990.

WITNESS MY SIGNATURE, this, the 9th day of June, 1995.

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 9th day of June, 1995.

Elizabeth A. 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:
100 West Capitol Street
Jackson, Mississippi 39269
(601)965-4840

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



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:

- Volume No. 100 on the 18 day of May, 19 95
- Volume No. 100 on the 25 day of May, 19 95
- Volume No. 100 on the 1 day of June, 19 95
- Volume No. 100 on the 8 day of June, 19 95
- Volume No. _____ on the _____ day of _____, 19 _____

Melissa Pierce
(TITLE)

Sworn to and subscribed before me, this the

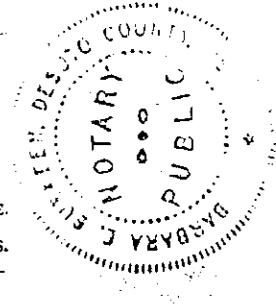
8 day of June, 19 95

Barbara J. Burkeen

By Notary Public

My commission expires _____

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE.
MY COMMISSION EXPIRES: Oct. 31, 1998.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.



- A. Single first insertion of 577 words @ .08 \$ 46.16
- B. 3 subsequent insertions of 1231 words @ .05 \$ 86.55
- C. Making proof of publication and depositing to same \$ 1.00

TOTAL PUBLISHER'S FEE \$ 133.71

STATE OF MISSISSIPPI
 JUN 15 9 34 AM '95

BK 286 PG 729
 ME
 by G. Mackey PC

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 19, 1990, Darrell J. Crossman, a married man and wife, Judy Crossman, a married woman, executed a deed of trust to William H. Lovell, Trustee for the benefit of First Commercial Bank, N.A. of Memphis, which deed of trust is recorded in Deed of Trust Book 515 at Page 60 corrected and re-recorded in Book 532 at Page 140, and further re-recorded in Book 538 at Page 456 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

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WHEREAS, the aforesaid deed of trust was assigned to Molton, Allen and Williams Corporation, by correction instrument dated May 20, 1994, and recorded in the office of the aforesaid Chancery Clerk in Book 709 at Page 57, and re-recorded in Book 711 at Page 67; and

WHEREAS, the aforesaid deed of trust was assigned to America's Mortgage Company, by instrument dated September 20, 1990, and recorded in the office of the aforesaid Chancery Clerk in Book 531 at Page 800, re-recorded in Book 541 at Page 117, re-recorded in Book 544 at Page 268 and further re-recorded in Book 718 at Page 200; and

WHEREAS, the aforesaid deed of trust was assigned to JHM Mortgage Securities, L.P., by instrument dated August 1, 1991, and recorded in the office of the aforesaid Chancery Clerk in Book 558 at Page 522, and re-recorded in Book 571 at Page 310, and re-recorded in Book 178 at Page 201; and

WHEREAS, the aforesaid, JHM Mortgage Securities, L.P., 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 September 12, 1994, and recorded in the office of the aforesaid Chancery Clerk in Book 753 at Page 580; 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, JHM Mortgage Securities, L.P., 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 9th day of June, 1995, 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 711, Section B, in DeSoto Village Subdivision, in Section 33 and 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown on plat of record in Plat Book 8, Page 12-15, in the office of the Chancery Clerk of DeSoto County, Mississippi, as shown on plat of survey made by Campbell Surveying Co., dated July 18, 1990.

I WILL CONVEY only such title as is vested in me as Substituted Trustee. WITNESS MY SIGNATURE, this, the 2nd day of May, 1995.

John C. Underwood, Jr.
 SUBSTITUTED TRUSTEE