

JAN 26 2 43 PM '96

BK 295 PG 389
W.E. DAVIS CH. CLK.

MARY LEE WALKER BROWN,
SUBSTITUTE TRUSTEE, GRANTOR

TO

SUBSTITUTE TRUSTEE'S DEED

THOMAS E. WILLIAMS, ET UX,
GRANTEE

WHEREAS, on the 2nd day of June, 1992, ELIZABETH A. OWENS executed a Deed of Trust to LESLIE D. SHUMAKE, JR., Trustee, for the benefit of THOMAS WILLIAMS, which Deed of Trust is recorded in Trust Deed Book 588, Page 102, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, the aforesaid THOMAS WILLIAMS appointed MARY LEE WALKER BROWN Substitute Trustee on the 11th day of December, 1995, by instrument recorded in Trust Deed Book 800, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default was 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 and conditions of said Deed of Trust and the holder of said indebtedness having requested the undersigned Substitute Trustee to execute the Trust and sell said land in accordance with the terms and conditions of said Deed of Trust.

THEREFORE, in consideration of the premises, I did, pursuant to said request, on the 26th day of January, 1996, within legal hours at the East Front Door of the County Courthouse in the City of Hernando, DeSoto County, Mississippi, offer for sale and sell at public outcry to THOMAS E. WILLIAMS

and wife, DOROTHY R. WILLIAMS, being the highest and best bidder for cash, at and for the sum of ONE HUNDRED SIXTY THREE THOUSAND SEVEN HUNDRED THIRTY AND 32/100 DOLLARS (\$163,730.32) the land mentioned in said Deed of Trust lying and being situated in DeSoto County, Mississippi, described more particularly as follows:

Lot 15, Phase I, Section A, The Plantation, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 36, pages 33-41, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The time, terms and conditions and place of sale were duly advertised for four (4) consecutive weeks immediately preceding the sale by publication in the DeSoto Times, a newspaper published and having a general circulation in DeSoto County, with Proof of said Publication being attached hereto and made a part hereof and by posting a Notice of said sale on the bulletin board of the Courthouse in said County on the January 4, 1996, said Notice remaining on said bulletin board until the date of the sale, to-wit: January 26, 1996.

THEREFORE, in consideration of the premises and the payment to the Substitute Trustee of the sum of One Hundred Sixty-Three Thousand Seven Hundred thirty and 32/100 Dollars (\$163,730.32) by THOMAS E. WILLIAMS and wife, DOROTHY R. WILLIAMS, I, MARY LEE WALKER BROWN, Substitute Trustee, do hereby sell to said THOMAS E. WILLIAMS AND WIFE, DOROTHY R. WILLIAMS, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land hereinabove mentioned.

WITNESS my signature this 26th day of January, 1996.

Mary Lee Walker Brown

MARY LEE WALKER BROWN
Substitute Trustee

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named MARY LEE WALKER BROWN, Substitute Trustee, who acknowledged signing and delivering the above and foregoing Substitute Trustee's Deed on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

GIVEN under my hand and official seal of office this the 26th day of January, 1996.

Donna E. Scwell

Notary Public



Commission Expires:

June 18, 1996

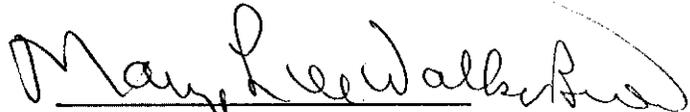
GRANTOR'S ADDRESS and PHONE #: P.O. Box 276, Hernando, MS 38632
HOME: 601-429-3109 WORK: 601-429-5277

GRANTEE'S ADDRESS and PHONE #: 8173 Longwood Drive, Olive Branch, MS 38654
HOME: 601-895-5316 WORK: NONE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

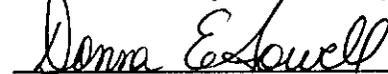
Personally appeared before me, the undersigned Notary Public in and for the state and county aforesaid, the undersigned Substitute Trustee who after being first duly sworn stated upon oath the following:

I do not have a financial or beneficial interest, either direct or indirect in the outcome of the sale or the beneficiary of the Deed of Trust described above.

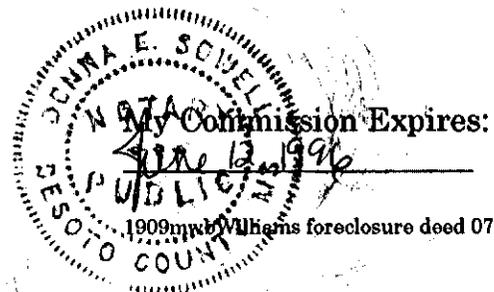


Mary Lee Walker Brown,
Substitute Trustee

Sworn to and subscribed before me this the 26th day of January, 1996.



Notary Public



PREPARED BY:
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"Dedicated to the people and progress of DeSoto County"

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

DANA LONG 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. 101 on the 4 day of JAN, 1996

Volume No. 101 on the 11 day of JAN, 1996

Volume No. 101 on the 18 day of JAN, 1996

Volume No. 101 on the 25 day of JAN, 1996

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

Dana Long
(TITLE)

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 2nd day of June, 1992, ELIZABETH A. OWENS executed a Deed of Trust to LESLIE D. SHUMAKE, JR., Trustee for the benefit of THOMAS WILLIAMS, which Deed of Trust is recorded in Trust Deed Book 588, Page 102, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, THOMAS WILLIAMS subsequently appointed MARY LEE WALKER BROWN as Substitute Trustee on the 11th day of December, 1995, by instrument recorded in Real Estate Deed of Trust Book 800, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default has 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 holder of said indebtedness having requested the undersigned Substitute Trustee to execute the trust and sell said land in accordance with the terms and conditions of said Deed of Trust,

NOW, THEREFORE, I, MARY LEE WALKER BROWN, Substitute Trustee, under the terms and provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will on the 26th day of January 1996, offer for sale at public outcry and sell within legal hours at the East Front Door of the County Courthouse in Hernando, DeSoto County, Mississippi, to the

East Front Door of the County Courthouse in Hernando, DeSoto County, Mississippi, at 10:00 o'clock, to-wit: Lot 15, Phase I, Section A, The Plantation located in Section 22, Township 1 South, Range 3 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 30, Pages 22-21 in the Office of the Chancery Clerk of DeSoto County, Mississippi. I will sell and convey only such interest as is vested in me as Substitute Trustee. WITNESS my signature this 21st day of December, 1995. MARY LEE WALKER BROWN, SUBSTITUTE TRUSTEE. Jan. 4, 11, 18, 25, 1996. \$20

Sworn to and subscribed before me, this 25 day of JAN, 1996

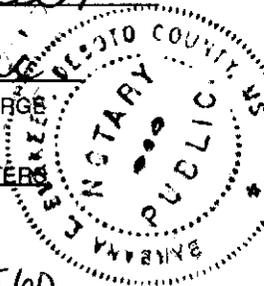
Barbara t Burkeen

BY Notary Public

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE

MY COMMISSION EXPIRES: OCT. 31, 1998

My commission expires: BONDED THRU NOTARY PUBLIC UNDERWRITERS



A. Single first insertion of 300 words @ .08 \$ 25.60
B. 3 subsequent insertions of 960 words @ .05 \$ 48.00
C. Making proof of publication and depositing to same \$ 1.00

TOTAL PUBLISHER'S FEE: \$ 74.60