

DESCRIPTION FOR INDEXING PURPOSES: COUNTRYWIDE/HOWARD/1103688295  
 Lot 319, Section "A", DeSoto Village  
 Subdivision, Sec. 34, T1S, R8W,  
 DeSoto Co., MS, described by metes  
 bounds. Plat Book 7, Page 12

BC

OCT 17 1 29 PM '97

BK 323 PG 453  
W.E. DAVIS CH. CLK.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 29, 1987, Benny Ray Howard and wife, Sandra K Howard, executed a Deed of Trust to William T Maxwell, Jr., Trustee for the use and benefit of New South Mortgage Corporation which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 420 at Page 645 thereof; and

WHEREAS said Deed of Trust was assigned to COUNTRYWIDE FUNDING CORPORATION, now COUNTRYWIDE HOME LOANS, INC., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 420 at Page 766 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original or any successor Trustee in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 930 at Page 520 thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, COUNTRYWIDE HOME LOANS, INC., formerly COUNTRYWIDE FUNDING CORPORATION, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in the DeSoto County Tribune, a newspaper published in the City of Olive Branch, DeSoto County, State of Mississippi, on the following dates, to-wit: September 17, 24, October 1 and 8, 1997, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 15th day of September, 1997, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 9th day of October, 1997, at the east front door of the DeSoto County Courthouse, at Hernando, Mississippi,

between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

SEE ATTACHED LEGAL DESCRIPTION

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for COUNTRYWIDE HOME LOANS, INC., bidding the sum of Forty-Three Thousand, Nine Hundred Eleven and 15/100 Dollars (\$43,911.15) for all of the above-described property and said property was struck off to COUNTRYWIDE HOME LOANS, INC., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Forty-Three Thousand, Nine Hundred Eleven and 15/100 Dollars (\$43,911.15), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to COUNTRYWIDE HOME LOANS, INC., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 9th day of October, 1997.

*Lem Adams, III*  
LEM ADAMS, III  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

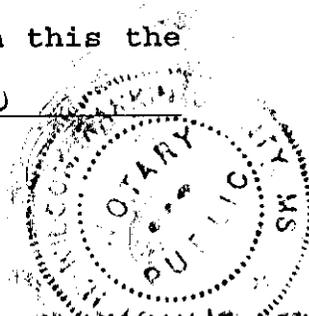
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 9th day of October, 1997.

*Patsy J. Wilson*  
NOTARY PUBLIC

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES NOV. 19, 1997  
BONDED THRU SECALL NOTARY SERVICE



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 6400 Legacy Drive, Plano, Texas 75024 (972) 608-6000

PREPARED BY: ADAMS & EDENS  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508

COUNTRYWIDE/HOWARD/2439707

## LEGAL DESCRIPTION

Lot 319, Section "A" DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as recorded in DeSoto County Chancery Court clerk's office, plat book 7, page 12, and being more particularly described as follows:

BEGINNING at a point in the southeast line of Greenbrook Cove said point being a common corner of lots 318 and 319; thence northeastwardly along said southeast line a distance of 84.67 feet to the corner of lot 320; thence southeastwardly along the line dividing lots 320 and 319, a distance of 132.50 feet to a point in a southeast boundary line of the subdivision; thence southwestwardly along said southeast line a distance of 121.23 feet to the corner of lot 318; thence northeastwardly along the line dividing lots 318 and 319 a distance of 118.98 feet to the point of beginning.



# TRIBUNE

BK 0323 PG 0456

P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

D.W. JONES  
PUBLISHER

## Proof of Publication

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, Gail F. Mills, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXV</u>	No. <u>46</u>	, dated the <u>8</u>	day of <u>October</u>	, 19 <u>97</u>
In Vol. <u>XXV</u>	No. <u>47</u>	, dated the <u>1</u>	day of <u>October</u>	, 19 <u>97</u>
In Vol. <u>XXV</u>	No. <u>44</u>	, dated the <u>24</u>	day of <u>September</u>	, 19 <u>97</u>
In Vol. <u>XXV</u>	No. <u>43</u>	, dated the <u>17</u>	day of <u>September</u>	, 19 <u>97</u>
In Vol. _____	No. _____	, dated the _____	day of _____	, 19 _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

*Gail F. Mills*

GENERAL MANAGER

Sworn to and subscribed before me, this 8th day of Oct, 1997

NOTARY PUBLIC

My Commission Expires  
Feb. 5, 2001

My commission expires \_\_\_\_\_, 19 \_\_\_\_\_

To Adams & Edens

for taking the annexed publication of 504

words or the equivalent thereof for a total of 4

times \$ 115.92, plus \$1.00 for making a proof

of publication and depositing the same for a total cost

of \$ 116.92

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 20, 1987, Benny Ray Howard and wife, Sandra K. Howard, executed a Deed of Trust to William T. Maxwell, Jr., Trustee for the use and benefit of New South Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 420 at Page 645 thereof; and

WHEREAS said Deed of Trust was assigned to COUNTRYWIDE FUNDING CORPORATION, now COUNTRYWIDE HOME LOANS, INC., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 420 at Page 766 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 930 at Page 520 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the east front door of the County Courthouse of DeSoto County, Mississippi, on the 9th day of October, 1997, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 319, Section "A" DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as recorded in DeSoto County Chancery Court clerk's office, plat book 7, page 12, and being more particularly described as follows:

BEGINNING at a point in the southeast line of Greenbrook Cove said point being a common corner of lots 318 and 319; thence northeastwardly along said southeast line a distance of 84.67 feet to the corner of lot 320; thence southeastwardly along the line dividing lots 320 and 319, a distance of 132.50 feet to a point in a southeast boundary line of the subdivision; thence southwestwardly along said southeast line a distance of 121.23 feet to the corner of lot 318; thence northeastwardly along the line dividing lots 318 and 319 a distance of 118.98 feet to the point of beginning.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 11th day of September, 1997.

/s/ LEM ADAMS, III  
SUBSTITUTE TRUSTEE  
ADAMS & EDENS  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Sept. 17, 24, Oct. 1, 8-occ.

EXHIBIT "A"