



STATE OF MISSISSIPPI  
COUNTY OF DESOTODonnie G. Gibbs and wife, Joyce B. Gibbs  
KCM 1104094121SUBSTITUTED TRUSTEES DEED

WHEREAS, on March 16, 1989, Donnie G. Gibbs and wife Joyce B. Gibbs executed a Deed of Trust to Delta Title Company Of Memphis Tenn, Trustee for the benefit of National Mortgage Co., which Deed of Trust is filed for record in Book 466, Page 71 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Boatmen's National Mortgage, Inc., successor by merger with National Mortgage Company appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated December 28, 1995, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 803, Page 458 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by NationsBanc Mortgage Corporation, successor by merger with Boatmen's National Mortgage, Inc., to foreclose under the terms of said Deed of Trust, I did on February 18, 1998, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the main east door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

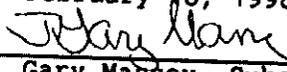
LOT 63, SECTION A, HOYTTE AUSTIN LAKE SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGES 8-10, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in Desoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on January 21, 1998, and subsequent notices appeared on January 28, February 4, 11, 1998, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the main east door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, NationsBanc Mortgage Corporation bid for said property in the amount of \$57,724.04, which being the highest and best bid, the same was then and there struck off to NationsBanc Mortgage Corporation and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto NationsBanc Mortgage Corporation the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on February 18, 1998.

  
\_\_\_\_\_  
J. Gary Massey, Substituted Trustee

STATE MS.-DESOTO CO. FILED *mc*

FEB 23 12 55 PM '98

BK 329 PG 182  
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on February 18, 1998, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Mickey Allen Butler  
Notary Public

My Commission Expires:

3-11-2001

## GRANTOR'S ADDRESS:

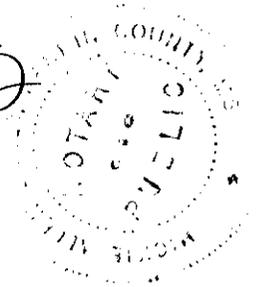
J. Gary Massey, Substitute Trustee  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, MS 39201  
601-968-9986  
S&M #95-0465

## GRANTEE'S ADDRESS:

NATIONSBANC MORTGAGE CORPORATION  
205 Park Club Lane  
Buffalo NY 14221-5239  
716-635-2976

## PREPARED BY:

J. Gary Massey, Substitute Trustee  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, MS 39201  
601-968-9986





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. Milla, 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. XXVI No. 12, dated the 11 day of February, 1998
In Vol. XXVI No. 11, dated the 4 day of February, 1998
In Vol. XXVI No. 10, dated the 28 day of January, 1998
In Vol. XXVI No. 9, dated the 21 day of January, 1998
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. Milla (handwritten signature)

GENERAL MANAGER

Sworn to and subscribed before me, this 13 day of February, 1998 (SEAL)

Charlotte Frazier (handwritten signature)

NOTARY PUBLIC

My Commission Expires Feb. 5, 2001

My commission expires , 19

To Shapiro & Massey, L.L.P.

for taking the annexed publication of 336

words or the equivalent thereof for a total of 4

times \$ 77.28, plus \$1.00 for making a proof

of publication and depositing the same for a total cost

of \$ 78.28

**SUBSTITUTED TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on March 16, 1989, Donnie G. Gibbs and wife Joyce B. Gibbs executed a certain deed of trust to Delta Title Company of Memphis Tenn, Trustee for the benefit of National Mortgage Co. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 486, Page 71; and

WHEREAS, Boatmen's National Mortgage, Inc., successor by merger with National Mortgage Company has heretofore substituted J. Gary Massey as Trustee by Instrument dated December 28, 1995 and recorded in the aforesaid Chancery Clerk's Office in Book 803, Page 458; 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, NationsBanc Mortgage Corporation, successor by merger with Boatmen's National Mortgage, Inc., the legal holder of said indebtedness, 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 and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 18, 1998 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the east door of the County Courthouse of DeSoto County, located at Hernando, MS to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 63, SECTION A, HOYTTE AUSTIN LAKE SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGES 8-10, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.  
WITNESS MY SIGNATURE on December 18, 1997.

*/s/* J. Gary Massey  
SUBSTITUTE TRUSTEE for  
NationsBanc Mortgage Corporation  
Shapiro & Massey, L.L.P.  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, Mississippi 39201  
(601) 968-9056  
Jan. 21, 28, Feb. 4, 11--ooc.

*Shapiro  
& Massey*