

Prepared By: Cochran, Uhlmann, Abney, Duck & Wright, Attorneys, 150 Court Avenue, Second Floor, Memphis, Tennessee 38103
901-525-2426

SUBSTITUTE TRUSTEE'S DEED

On the 3rd day of March, 1997, **Joshua Ray Terry and Cecil Gordon Jones, Jr.**, executed to D. Pace Branan, as Trustee, a certain Deed of Trust recorded in the Chancery Clerk's Office of DeSoto County, Mississippi in T.D. Book 890, Page 492;

WHEREAS, on the 30th day of October, 1998 a Substitution of Trustee was filed substituting for D. Pace Branan, and in his place and stead, T. Robert Abney or Robert F. Uhlmann as Substitute Trustee, which Substitution of Trustee was filed in the Chancery Clerk's Office of DeSoto County, Mississippi in T.D. Book 1049, Page 243; and an Amended Substitution of Trustee was filed on the 24th day of November, 1998, to correct the municipal address, in the Chancery Clerk's Office of DeSoto County, Mississippi in T.D. Book 1058, Page 127;

The property is known as an **unnumbered vacant lot in the 2000 Block of Talledaga Trail**, Hernando, DeSoto County, Mississippi and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The DeSoto Times Today, which is a daily newspaper published in Hernando, Mississippi, for four (4) consecutive weeks, such advertisement appearing on December 1, December 8, December 15, and December 22, 1998. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was **Thursday, January 7, 1999** at 12:00 o'clock noon and at the place mentioned in the advertisement which was in front of the East Door and at the Highway 51 South entrance of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **First Family Financial Services, Inc.**, at and for the sum of Six Thousand and 00/100 (\$6,000.00) Dollars, which was the highest and best valid bid offered, and the purchaser, **First Family Financial Services, Inc.**, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, T. Robert Abney, Substitute Trustee, does hereby bargain, sell, and convey unto the said **First Family Financial Services, Inc.**, subject to any prior Deeds of Trust, real estate taxes, assessments and liens, the property above mentioned and now more fully described as follows:

Lot 87; Section A of Chickasaw Bluff Lakes Subdivision as recorded in Plat Book 6, pages 18-22 in the Chancery Court of DeSoto County, Hernando, Mississippi, further described as Section 7 Range 9W, TOWNSHIP 3.

Parcel No. 3093-0703.0 00087 00

Property Also Know As: Unnumbered vacant lot in the 2000 Block of Talledaga Trail, Hernando, Mississippi 38632

The said T. Robert Abney, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said T. Robert Abney, Substitute Trustee, has hereunto set his hand this 8th day of January, 1999.

STATE OF MISSISSIPPI - DESOTO CO.

JAN 15 2 19 PM '99

BK 346 PG 116
W.E. DAVIS CH. CLK.

T. Robert Abney
Substitute Trustee

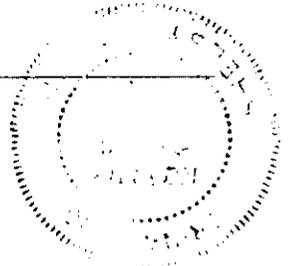
STATE OF TENNESSEE

COUNTY OF SHELBY

On this 8th day of January 1999, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared T. Robert Abney, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed for the purposes stated therein.

WITNESS my hand and Notarial Seal at office the day and year above written.

[Signature]
NOTARY PUBLIC



My Commission Expires:
July 25, 2000

AFFIDAVIT OF VALUE

STATE OF TENNESSEE

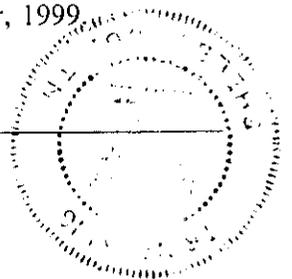
COUNTY OF SHELBY

I hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, Six Thousand and 00/100 (\$6,000.00) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

[Signature]
AFFIANT

SWORN TO AND SUBSCRIBED before me this 8th day of October, 1999

[Signature]
NOTARY PUBLIC



My Commission Expires:
July 25, 2000

FOR REGISTER'S USE ONLY

Property known as: Vacant lot in the 2000 Block of Talledaga Trail, Hernando, MS 38632
Tax Parcel No.: 3093-0703.0 00087 00
Owner: First Family Financial Services, Inc.
Send Tax Notice to: First Family Financial Services, Inc.
P.O. Box 38
Horn Lake, MS 38637

Grantee: First Family Financial Services, Inc.
P.O. Box 38
Horn Lake, MS 38637
(601) 342-6401/342-5021

Grantor: T. Robert Abney, Trustee
150 Court, 2nd Floor
Memphis, TN 38103
(901) 525-2426/526-6349