

STATE MS. - DE SOTO CO.

APR 9 12 47 PM '99 *oal*

Prepared by & return to:
O'Brien Law Firm, LLC
885 Ferncliff Cv., Suite 2
Southaven, MS 38671
Phone (601) 280-1706

BK 350 PG 373
W.E. DAVID CH. CLK.

KEVIN F. O'BRIEN, SUBSTITUTE TRUSTEE)	
Grantor)	
)	
To)	SUBSTITUTE
)	TRUSTEE'S DEED
)	
ALVIN E. GILLESS and JIMMY RILEY, as tenants in)	
common with undivided equal interests and not as joint tenants)	
Grantees)	

WHEREAS, on April 21, 1994, MARGARET C. BENNETT, became justly indebted to JIMMY RILEY and wife, ANN THERESA RILEY, or Survivor, and did on that date for the purpose of securing said indebtedness, execute a certain Deed of Trust to R. H. PRESSGROVE, Southaven, Mississippi, as Trustee for JIMMY RILEY and wife, ANN THERESA RILEY, or Survivor, conveying in trust to the aforementioned Trustee, the hereinafter described property; which said Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, at Hernando, in the Real Estate Trust Deed Record at Book 702, Page 518.

WHEREAS, on February 19, 1999, KEVIN F. O'BRIEN, was appointed Substitute Trustee and that said appointment was recorded in the office of the aforesaid, Chancery Clerk in the Real Estate Trust Deed Record at Book 1087, Page 75, in said Clerk's Office;

WHEREAS, default has been made in the payment of the indebtedness secured by said Deed of Trust, JIMMY RILEY and wife, ANN THERESA RILEY, have directed the undersigned Substitute Trustee of said Deed of Trust to execute the same by sale of the property herein described in accordance with the terms and provisions thereof;

NOW, THEREFORE, I, KEVIN F. O'BRIEN, as Substitute Trustee, did, pursuant to said request, on the 9th day of March, 1999, within legal hours at the east door of the Courthouse in the Town of Hernando, DeSoto County, Mississippi, offer for sale the real property in its entirety at public auction and did sell at said public auction to ALVIN E. GILLESS and JIMMY RILEY, as tenants in common with equal undivided interests and not as joint tenants, who were the highest and best bidders for cash, at and for the sum of Sixteen Thousand Three Hundred and Sixty-Four and 42/100 Dollars (\$16,364.42) the following described real estate, together with all improvements and appurtenances thereunto belonging, lying, and being situated in DeSoto County, Mississippi, to-wit:

Lot 30, Flicker Ridge Subdivision, in Section 34, Township 2 South, Range 9 West, as per plat thereof recorded in Plat Book 37, Pages 42-48, in the office of the Chancery Clerk of

DeSoto County, Mississippi.

The time, terms, and place of sale were duly advertised for four consecutive weeks immediately preceding said sale by publication in the DESOTO COUNTY TRIBUNE, a newspaper published and having a general circulation in DeSoto County, Mississippi, with proof of said publication being attached hereto and made a part hereof, and by posting a notice of said sale upon the bulletin board of the Courthouse in said county at the same time and in the manner required by law, said notice remaining upon the bulletin board until the date of the sale of said land, to-wit, April 9, 1999.

THEREFORE, in consideration of the premises and the payment to me of said sum of Sixteen Thousand Three Hundred and Sixty-Four and 42/100 Dollars (\$16,364.42) by the said ALVIN E. GILLESS and JIMMY RILEY, the receipt of which is hereby acknowledged, I, KEVIN F. O'BRIEN, do hereby sell to ALVIN E. GILLESS and JIMMY RILEY, as tenants in common with equal undivided interests and not as joint tenants, the land hereinabove described.

WITNESS my signature this the 9th day of April, 1999.

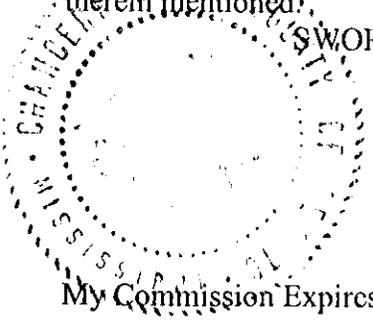
Kevin F. O'Brien

KEVIN F. O'BRIEN
Substitute Trustee

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

PERSONALLY appeared before me a Notary Public in and for the jurisdiction aforesaid, KEVIN F. O'BRIEN, who states on oath that he signed and delivered as Trustee with the right and authority to do so, the above and foregoing Substitute Trustee's Deed on the day and the year therein mentioned.

SWORN TO AND SUBSCRIBED before me this the 9th day of April, 1999.



W. E. Dennis Cheney Clark

NOTARY PUBLIC *by A. Cleveland OC*

My Commission Expires: *Jan 9, 2000*

Grantor's Address
885 Ferncliff Cv., Suite 2
Southaven, MS 38671
Work: (601) 280-1706
Home: (601) 342-7235

Grantees' Addresses
Alvin E. Gilless
P.O. Box 205
Southaven, MS 38671
Home: (601) 349-0767
Work: Same

Jimmy Riley
P.O. Box 205
Southaven, MS 38671
Home (901) 795-8763
Work: Same

THE DESOTO COUNTY TRIBUNE

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, David Grisham, Publisher 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:

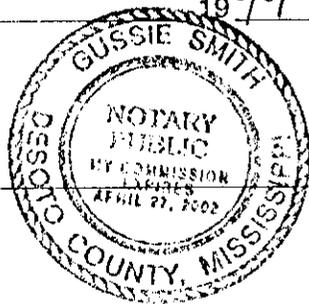
In Vol. XXVII No. 20, dated the 7th day of April, 1999
 In Vol. XXVII No. 19, dated the 31st day of March, 1999
 In Vol. XXVII No. 18, dated the 24th day of March, 1999
 In Vol. XXVII No. 17, dated the 17th day of March, 1999
 In Vol. _____ No. _____, dated the _____ day of _____, 19____

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

David Grisham
GENERAL MANAGER

Sworn to and subscribed before me, this 7th
day of April, 1999
(SEAL)

Gussie Smith
NOTARY PUBLIC



My commission expires _____ 19____

To O'Brien Law Firm

for taking the annexed publication of 383
words or the equivalent thereof for a total of four (4)
times \$ 160.86, plus \$3.00 for making a proof
of publication and depositing to same for a total cost
of \$ 163.86.

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on April 21, 1994, Margaret C. Bennett executed a Deed of Trust to R. H. Pressgrove, Trustee for the benefit of Jimmy Riley and wife, Ann Theresa Riley, or Survivor which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 702, Page 518; and

WHEREAS, the legal holder of the Deed of Trust and the note secured thereby, substituted Kevin F. O'Brien, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1087 Page 75 thereof; and

WHEREAS, default having been made in performance of the conditions and stipulation as set forth by said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable under the terms of said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust to do, notice is hereby given that I, Kevin F. O'Brien, 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 5 o'clock p.m.) at the east front door of the County Courthouse of DeSoto County, Mississippi, on the 9th of April, 1999, 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 30, Flicker Ridge Subdivision, in Section 34, Township 2 South, Range 9 West, as per plat thereof recorded in Plat Book 37, Pages 42-48, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 8th day of March, 1999.

/s/ Kevin F. O'Brien,
Substitute Trustee

Prepared by:
O'Brien Law Firm, LLC
885 Ferncliff Cv., Suite 2
Southaven, MS 38871
(601) 280-1706
Mar. 17, 24, 31, Apr. 7-000.

proposed