

DESCRIPTION FOR INDEXING PURPOSES:
Lot 399, Section "B", DeSoto Village
Subdivision, DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

BK 354 PG 533
W.F. DAVIS CH. CLK.

WHEREAS, on April 25, 1995, William B. Jones and Kathy C. Jones, his wife, executed a Deed of Trust to Phillip Buffington, Jr., Trustee for the use and benefit of Quality Mortgage USA, Inc. 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 763 at Page 141 thereof; and

WHEREAS, said Deed of Trust was assigned to Bankers Trust Company, as Trustee for Holders of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 774 at Page 239 and by corrected instrument recorded in Book 855 at Page 152 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 Trustee named 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 855 at Page 154 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, Bankers Trust Company, as Trustee for

Holder of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, 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: June 2, 9, 16, 23, 1999, 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 2nd day of June, 1999, 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 24th day of June, 1999, 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:

Lot 399, Section "B", DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, and recorded in Plat Book 8, Pages 16-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantor, herein by Warranty Deed of record as shown by Book 138, page 445 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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 Bankers Trust Company, as Trustee for Holders of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, bidding the sum of Thirty-Seven Thousand Four Hundred Thirty-Three and 57/100 Dollars (\$37,433.57) for all of the above-described property and said property was struck off to Bankers Trust Company, as Trustee for Holders of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Thirty-Seven Thousand Four Hundred Thirty-Three and 57/100 Dollars (\$37,433.57), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Bankers Trust Company, as Trustee for Holders of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 24th day of June, 1999.


LEM ADAMS, III
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

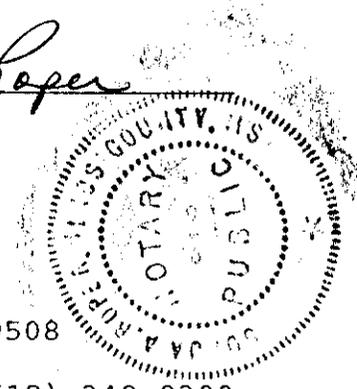
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and 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 24th day of June, 1999.

Senja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2000



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

Grantee: P. O. Box 202710, Austin, Texas 78720-2710 (512) 349-8300

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

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 _____ weeks consecutively, as follows, to wit:

In Vol. XXVII	No. 31	, dated the 23rd	day of June	, 19 99
In Vol. XXVII	No. 30	, dated the 16th	day of June	, 19 99
In Vol. XXVII	No. 29	, dated the 9th	day of June	, 19 99
In Vol. XXVII	No. 28	, dated the 2nd	day of June	, 19 99
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 23rd
day of June, 19 99

(SEAL) Missie Smith
NOTARY PUBLIC

My commission expires My Commission Expires April 27, 2002

To Adams & Edens

for taking the annexed publication of 440
words or the equivalent thereof for a total of four (4)
times \$ 184.80, plus \$3.00 for making a proof
of publication and deposing to same for a total cost
of \$ 187.80.

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on April 25, 1995, William B. Jones and Kathy C. Jones, his wife, executed a Deed of Trust to Phillip Buffington Jr., Trustee for the use and benefit of Quality Mortgage USA, Inc., 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 763 at Page 141 thereof, and

WHEREAS, said Deed of Trust was assigned to Bankers Trust Company, as Trustee for Holders of DLJ Mortgage Acceptance Corp., Mortgage Pass-Through Certificates, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 774 at Page 239 and by corrected instrument recorded in Book 855 at Page 152 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 855 at Page 154 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 24th day of June, 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 399, Section "B", DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, and recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantor, herein by Warranty Deed of record as shown by Book 138, page 445 in the Chancery Clerk's Office 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 27th day of May, 1999.

/s/ LEM ADAMS, III
SUBSTITUTE TRUSTEE

Prepared by: ADAMS & EDENS
A PROFESSIONAL ASSOCIATION
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9500
June 2, 9, 26, 23-000.

ADAMS & EDENS
A PROFESSIONAL ASSOCIATION
P.O. BOX 400
BRANDON, MS 39043