

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in Desoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

<u>GRANTORS</u>	<u>DATE EXECUTED</u>	<u>TRUST DEED BOOK</u>	<u>PAGE</u>
George W. Harden, Jr.	January 14, 1982	280	69
Haitham A. Dahabiyeh and wife, Lisa Dahabiyeh a/k/a Lisa H. Dahabiyeh a/k/a Lisa A. Dahabiyeh	August 10, 1990	516	775

The indebtedness secured by the Deed of Trust dated January 14, 1982 and executed by George W. Harden, Jr. was assumed by Haitham A. Dahabiyeh and Lisa H. Dahabiyeh by Warranty Deed dated August 10, 1990 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 228 at Page 170 and with Assumption Agreement dated August 10, 1990.

And default having been made in the payment of said indebtedness;

And the United States of America, as Beneficiary, having authorized and instructed the Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substitute Trustee caused a due notice to be published in the Desoto Times Today, a newspaper published in the City of Hernando, said County and State, and on July 15, 1999, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on August 9, 1999, be sold at public auction at the East front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substitute Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of July 15, July 22, July 29 and August 5, 1999.

And said lands having been sold by said Substitute Trustee on August 9, 1999, within legal hours (being between the hours of 11:00 AM and 4:00 PM), in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder for cash, and

DENNIS PAULK

having been the highest bidder therefore and having bid the sum of THIRTY-FIVE THOUSAND FIVE HUNDRED AND NO/100----- Dollars

(\$ 35,500.00), the said DENNIS PAULK was duly declared the purchaser thereof.

NOW, THEREFORE, in consideration of the sum so bid, I, Richard J. Hill, as Substitute Trustee, do hereby convey and sell to the said DENNIS PAULK

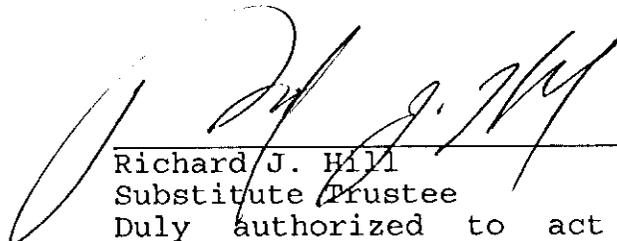
the following described land situated in Desoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Richard J. Hill, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 9th day of August, 1999.



Richard J. Hill
Substitute Trustee
Duly authorized to act in the premises by instrument dated March 7, 1994, and recorded in Book 1, Page 23, of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
)SS:
COUNTY OF Desoto)

Personally appeared before me, Richard J Hill, a notary public in and for the County and State aforesaid Richard J. Hill, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.

Given under my hand this 9th day of August, 1999.

(S E A L)

My Commission Expires:
MY COMMISSION EXPIRES
JAN. 3, 2000

W.E. Davis, Chancery Clerk
NOTARY PUBLIC W.E. Davis

Grantor: Richard J. Hill, Substitute Trustee for the United States of America; P. O. Box 488; Hernando, Mississippi 38632; telephone (662) 429-8687.

Grantee: Dennis Paulk
1137 Merryhill Ranch Road, Senatobia, MS 38668
(662) 562-7677

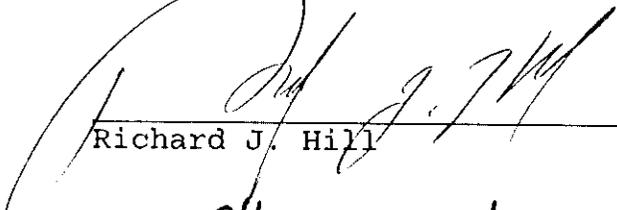
AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI)
)SS:
COUNTY OF DESOTO)

Richard J. Hill, being first duly sworn on oath, deposes and says that on July 15, 1999, as Substitute Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:00 am on August 9, 1999, at the East front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by

Dennis Paulk

for the sum of \$ 35,500.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.



Richard J. Hill

Subscribed and sworn to before me this 9th day of August 19 99.

(S E A L)

W.E. Davis, Jr. Chancery Clerk
NOTARY PUBLIC of the Co.

My Commission Expires:
MY COMMISSION EXPIRES
JAN. 3, 2000

Lot 469, Section E., Twin Lakes Subdivision in Section 6
Township 2 South, Range 8 west as shown of record in
Plat Book 12, pages 18-20 in the Office of the Chancery
Clerk of DeSoto County, Mississippi

5800 L



Aug 18 4 22 PM '99

PROOF OF PUBLICATION

BK 357 PG 695
WF DAVIS CH. CLK.

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

RUTH DOBBS personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SALE

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS: George W. Harden, Jr.
DATE EXECUTED: January 14, 1982
TRUST DEED BOOK: 280

PAGE: 69
GRANTORS: Haltham A. Dahabiyeh and wife, Lisa Dahabiyeh a/k/a Lisa H. Dahabiyeh a/k/a/ Lisa A. Dahabiyeh

DATE EXECUTED: August 10, 1990
TRUST DEED BOOK: 516
PAGE: 775

The indebtedness secured by the Deed of Trust January 14, 1982 and executed by George W. Harden, Jr. was assumed by Haltham A. Dahabiyeh and Lisa H. Dahabiyeh by Warranty Deed dated August 10, 1990 and recorded in the Office of the aforesaid Chancery Clerk in Deed Record Book 228 at Page 170 and with Assumption Agreement dated August 10, 1990.

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the East front door of the County Courthouse in the city of Hernando, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on August 9, 1999, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested in me as Substitute Trustee.

The premises to be sold are described as:
Lot 469, Section E., Twin Lake Subdivision in Section 6 Township 2 South, Range 8 west as shown of record in Plat Book 12, pages 18-20 in the Office of the Chancery Clerk of DeSoto County, Mississippi

Richard J. Hill
Substitute Trustee
Duly authorized to act in the premises by Instrument dated March 7, 1994, and recorded in Book 1, Page 23, of the records of the aforesaid County and State.

Volume No. 104 on the 15 day of July, 1999

Volume No. 104 on the 22 day of July, 1999

Volume No. 104 on the 29 day of July, 1999

Volume No. 104 on the 5 day of August, 1999

Volume No. _____ on the _____ day of _____, 19____

Ruth Dobbs
(TITLE)

Sworn to and subscribed before me, this 5 day of August, 1999

Barbara A. Burken

BY Notary Public

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: OCT. 31, 2002
BONDED THRU HEIDEN, BROOKS & GARLAND, INC.

A. Single first insertion of 437 words @ .12 \$ 52.44
B. 3 subsequent insertions of 1311 words @ .10 \$ 131.10
C. Making proof of publication and depositing to same \$ 3.56

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