

Mississippi

Lottie Richmond
Loan# 618789122SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 10, 1998, and recorded in Book 1057 Page 636, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi, Lottie Richmond and Husband, Orlando Richmond conveyed in trust to Holcomb & Dunbar, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the legal holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Book 1183 Page 544 in the office of the said Clerk of the Chancery Court; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said Deed of Trust and the indebtedness secured thereby requested the undersigned to advertise and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sum due thereunder, together with attorney's fees, trustee's fees and expense of sale; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust and the laws of the State of Mississippi by which advertisement the sale was appointed to be held on April 6, 2000, within legal hours at the East Front Door of the Courthouse of DeSoto County, Mississippi; and,

WHEREAS, the time, terms, and place of sale were duly advertised for four consecutive weeks immediately preceding said sale by publication in the DeSoto Times, a newspaper published and having a general circulation in DeSoto County, Mississippi, with the original proof of said publication being attached hereto and made a part hereof as if copied in full herein and by posting a notice of said sale upon the Bulletin Board of the Courthouse in said County, placed thereon the 13 day of March, 2000; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale First National Bank of Chicago, As Trustee NKA Bank One National Association as Trustee, a corporation whose address is 9275 Sky Park Ct, 3rd Floor, San Diego, CA 92123, being the highest and best bidder, became the purchaser of said property at and for the sum of Forty Eight Thousand Eight Hundred 00/100 (\$48,800.00) Dollars; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by First National Bank of Chicago, As Trustee NKA Bank One National Association as Trustee of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said First National Bank of Chicago, As Trustee NKA Bank One National Association as Trustee, its successors and assigns the property above mentioned and now further described as being in County of DeSoto, State of Mississippi, to-wit:

Lot 206, Chateau Ridge Subdivision, in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

STATE MS. - DESOTO CO.
FILED

APR 17 12 45 PM '00

BK. 371 PG 184
W.E. DAVIS, CLERK

This conveyance is subject to restrictive covenants presently affecting the above described property. Only such title is conveyed by this instrument as is vested in him as Substitute Trustee.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on April 6, 2000 hereunto set his hand.


 ARNOLD M. WEISS, Substitute Trustee

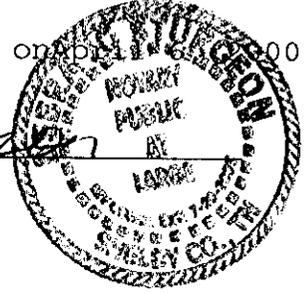
STATE OF TENNESSEE

COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the above mentioned county and state, Arnold M. Weiss, Substitute Trustee, who acknowledged that he signed and delivered the above and foregoing instrument on the date therein mentioned, as his own act and deed and for all purposes therein stated.

GIVEN under my hand and official seal of office on April 6, 2000.


 NOTARY PUBLIC



My Commission Expires:

PROPERTY ADDRESS
 4601 Chatelet Drive
 Olive Branch, MS 38654

GRANTEE AND AGENCY RESPONSIBLE FOR
 PAYMENT OF TAXES

First National Bank of Chicago, As Trustee NKA Bank One National
 Association as Trustee
 9275 Sky Park Ct, 3rd Floor
 San Diego, CA 92123
 858-874-7343

GRANTOR AND THIS INSTRUMENT PREPARED BY:

Arnold M. Weiss
 Attorney at Law
 208 Adams Avenue
 Memphis, Tennessee 38103
 901-526-8296

PROOF OF PUBLICATION

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:

- Volume No. 105 on the 15 day of March, 2000
- Volume No. 105 on the 22 day of March, 2000
- Volume No. 105 on the 29 day of March, 2000
- Volume No. 105 on the 5 day of April, 2000
- Volume No. _____ on the _____ day of _____, 2000

STATE OF MISSISSIPPI
COUNTY OF DeSoto
NOTICE OF SUBSTITUTE
TRUSTEE'S SALE

Whereas, on November 10, 1998 a Deed of Trust was executed by Lottie Richmond and husband, Orlando Richmond to Holcomb & Dunbar, Trustee(s), for the benefit of NF Investment Inc. which Deed of Trust is of record in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi, in Deed of Trust Book 1057 Page 636, and

Whereas, said Deed of Trust was assigned by NF Investment Inc. to First National Bank of Chicago, as Trustee NKA Bank One National Association as Trustee by assignment recorded in Book 1174, Page 17 in the office of the said Clerk of the Chancery Court, and

Whereas, the legal holder of the aforesaid Deed of Trust and the indebtedness secured thereby substituted Arnold M. Weiss as Substitute Trustee in the place and stead of Holcomb & Dunbar and any subsequently appointed Substitute Trustee by instrument of record in Book 1183 Page 544 in the office of the said Clerk of the Chancery Court, and

Whereas, default has 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 and conditions of said Deed of Trust and the legal holder of

same indebtedness having requested the undersigned Substitute Trustee to execute the trust and sell said land and property 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 expense of sale.

NOW, THEREFORE, I, ARNOLD M. WEISS, SUBSTITUTE TRUSTEE, WILL ON April 6, 2000, within legal hours, at the East Front Door of the Courthouse in DeSoto County, Mississippi, proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to-wit:

Situated in DeSoto County, Mississippi, Lot 206, Chateau Fidge Subdivision, in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Other Interested Parties: Venture Builders, Inc.

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

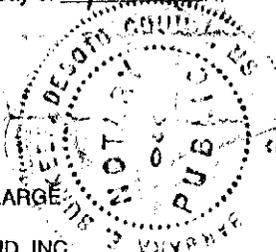
WITNESS my signature this the 8 day of March, 2000.

ARNOLD M. WEISS, Substitute Trustee
208 Adams Avenue
Memphis, TN 38103
901-526-8296
Mar. 15 22, 29, Apr. 5, 2000

Ruth Dobbs
(TITLE)

Sworn to and subscribed before me, this 5 day of April, 2000

Barbara C. Burkes
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 410 words @ .12 \$ 49.20
 B. 3 subsequent insertions of 1230 words @ .10 \$ 123.00
 C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 175.20