

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on December 27, 1999, Tina R. Daves, an unmarried woman, executed a deed of trust to John M. Mercer, Trustee for the benefit of Saxon Mortgage, Inc., which deed of trust is recorded in Deed of Trust Book 1176 at Page 641 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian, by instrument dated December 27, 1999, and recorded in Book 1184 at Page 7 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated June 5, 2000 and recorded in the office of the aforesaid Chancery Clerk in Book 1221 at Page 122; and

WHEREAS, default having 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 of said deed of trust, and the legal holder of said indebtedness, Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian, having requested the undersigned Substituted

STATE MS. - DESOTO CO.
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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, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 8th day of September, 2000, at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian bid the sum of \$ 62,050.00; and

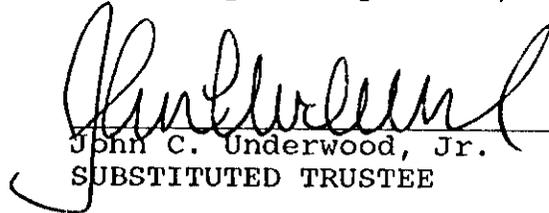
WHEREAS, said bid by Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$ 62,050.00, do hereby sell and convey unto Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 19, Creekwood West, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof

recorded in Plat Book 39, Page 13, in the office of the
Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 8th day of September, 2000.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

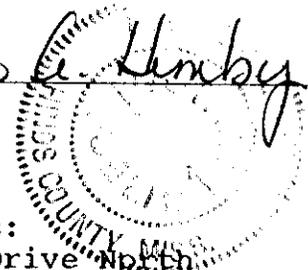
COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned
authority in and for the county and state aforesaid, John C.
Underwood, Jr., Substituted Trustee, who acknowledged to and
before me that he signed and delivered the foregoing Substituted
Trustee's Deed of the day and year therein mentioned, and for the
purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the
8th day of September, 2000.


NOTARY PUBLIC

My Commission Expires: October 10, 2000



Grantor's Address:
340 Edgewood Terrace Drive
Jackson, Mississippi 39206
(601)981-7773

Grantee's Address:
4708 Mercantile Drive North
Fort Worth, Texas 76137-3605
(817) 665-7200

Prepared by:
Underwood Law Firm
340 Edgewood Terrace Drive
Jackson, Mississippi 39206
(601)981-7773



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:

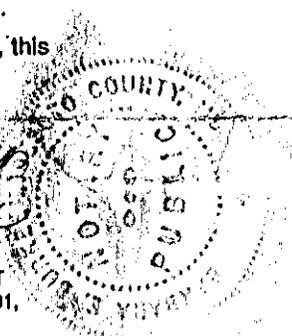
- Volume No. 105 on the 17 day of Aug, 2000
- Volume No. 105 on the 24 day of Aug, 2000
- Volume No. 105 on the 31 day of Aug, 2000
- Volume No. 105 on the 7 day of Sept, 2000
- Volume No. ___ on the ___ day of ___, 2000

Ruth Dobbs
(Title)

Sworn to and subscribed before me, this 7 day of Aug, 2000

Barbara Burken
BY Notary Public

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



SUBSTITUTED TRUSTEE'S NOTICE OF SALE
 WHEREAS, on December 27, 1999, Tina R. Daves, an unmarried woman, executed a deed of trust to John M. Mercer, Trustee for the benefit of Saxon Mortgage, Inc., which deed of trust is recorded in Deed of Trust Book 1176 at Page 641 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and
 WHEREAS, the aforesaid deed of trust was assigned to Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association), as Custodian, by instrument dated December 27, 1999, and recorded in the office of the aforesaid Chancery Clerk in Book 1184 at Page 7; and
 WHEREAS, the aforesaid, Chase Bank of Texas, National Association (formerly named Texas Commerce Bank National Association) as Custodian, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated June 5, 2000 and recorded in the office of the aforesaid Chancery Clerk in Book 1221 at page 122; and
 WHEREAS, default having 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 of said deed of trust, and the legal holder of said indebtedness, Chase Bank of

Texas, National Association (formerly named Texas Commerce Bank National Association), as Custodian, having requested the undersigned Substituted 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, Substituted Trustee's fees and expense of sale;
 NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 8th day of September, 2000, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:
 Lot 19, Creekwood West, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 12, in the office of the Chancery Clerk of DeSoto County, Mississippi.
 I WILL CONVEY only such title as is vested in me as Substituted Trustee. WITNESS MY SIGNATURE, this, the 28th day of July, 2000.
 John C. Underwood, Jr.
 SUBSTITUTED TRUSTEE
 Aug. 17, 24, 31, Sep. 7, 2000

A. SINGLE FIRST INSERTION OF 44 WORDS @ .12 \$ 53.28
 B. 3 SUBSEQUENT INSERTIONS OF 1332 @ .10 \$ 133.20
 C. MAKING PROOF OF PUBLICATION AND DEPOSING TO SAME \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 189.48