

STATE MS. - DESOTO CO.
FILED

SUBSTITUTE TRUSTEE'S DEED

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

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WHEREAS, on the 9th day of April, 1998, Andrew E. Arnold, and Stephanie Arnold, husband and wife, executed and delivered a certain Deed of Trust unto Brenda Jones, Trustee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 988 at Page 391; and

WHEREAS, on the 30th day of May, 2000, Andrew E. Arnold and Stephanie Arnold, sold the property, conveying said indebtedness unto Andrew E. Arnold, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 373 at Page 497; and

WHEREAS, on the 23rd day of October, 2000, the holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1259 at Page 293; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 11th day of December, 2000, by posting same at the bulletin board near the Main front door of the DeSoto County Courthouse and by publishing said Notice in the DeSoto Times Today for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 12th day of January, 2001, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the Main front door of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, did on the 12th day of January, 2001, within legal hours, offer for sale and did sell, to the highest bidder for cash at the Main front door of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 151, Section "D", Kingston West Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale Countrywide Home Loans, Inc., was the highest and best bidder, therefor, for the sum of \$75,068.76 and the same was then and there struck off to Countrywide Home Loans, Inc., and it was declared the purchaser thereof; and

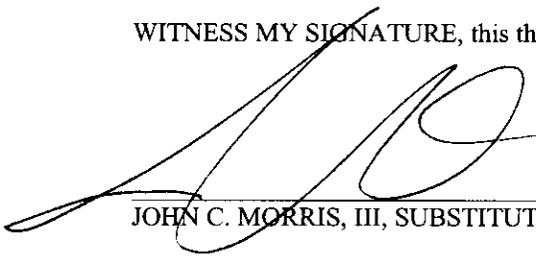
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$75,068.76 do hereby convey the above described property to Countrywide Home Loans, Inc.

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

Andrew Arnold
1518788

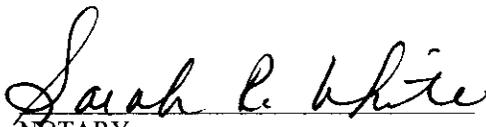
WITNESS MY SIGNATURE, this the 12th day of January, 2001.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

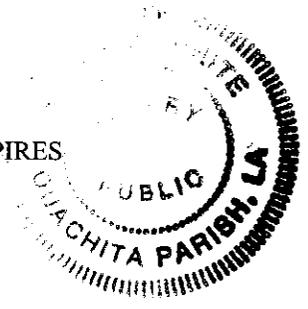
STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 12th day of January, 2001, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


NOTARY

AT DEATH
MY COMMISSION EXPIRES



ADDRESSES:

GRANTOR:

1820 AVENUE OF AMERICA
MONROE, LA 71201
318-330-9020

GRANTEE:

Countrywide Home Loans
6400 Legacy Drive
Plano, TX 75024
972-608-6000

MY DOCUMENT WAS PREPARED BY:

JOHN C. MORRIS, III
1820 AVENUE OF AMERICA
MONROE, LA 71201
318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Judy Douglas 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:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

WHEREAS, on the 9th day of April, 1999, Andrew E. Arnold, and Stephanie Arnold, husband and wife, executed and delivered a certain Deed of Trust unto Brenda Jones, Trustee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 988 at Page 361; and

WHEREAS, on the 30th day of May, 2000, Andrew E. Arnold and Stephanie Arnold, sold the property, conveying said indebtedness unto Andrew E. Arnold, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 373 at Page 497; and

WHEREAS, on the 23rd day of October, 2000, the holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1289 at Page 293; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned as to do, on the 12th day of January, 2001, I will, during legal hours, at public outcry, offer for sale and will sell, at the Main front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit: Lot 181, Section 07, Township West Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto

County, Mississippi, as per plat thereof recorded in Plat Book 51, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 11th day of December, 2000.
 JOHN C. MORRIS, III
 SUBSTITUTE TRUSTEE
 2204 LEBLANC, STE G
 MONROE, LA 71201
 510-899-9999
 Dec. 28, 27, 26&O, Jan. 3, 10, 2001

- Volume No. 105 on the 20 day of Dec., 2000
- Volume No. 105 on the 27 day of Dec., 2000
- Volume No. _____ on the _____ day of _____, 2000
- Volume No. 106 on the 3 day of Jan., 2001
- Volume No. 106 on the 10 day of Jan., 2001

Judy Douglas
 (TITLE)

Sworn to and subscribed before me, this 10 day of Jan., 2001

Barbara Bunker
 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 336 words @ .12 \$ 40.32
 B. 3 subsequent insertions of 1008 words @ .10 \$ 100.80
 C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 144.12

