

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>
Vickie S. Jobe	November 29, 1984	328	58

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 February 24, 2000, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on March 20, 2000, 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 February 24, March 2, March 9 and March 16, 2000.

And said lands having been sold by said Substitute Trustee on March 20, 2000, 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

TIM DURHAM AND LORI PHILLEY  
 having been the highest bidder therefore and having bid the sum of  
FIFTY THOUSAND ONE HUNDRED AND NO/100----- Dollars  
 (\$ 50,100.00 ), the said TIM DURHAM AND LORI PHILLEY  
 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  
TIM DURHAM AND LORI PHILLEY

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

(SEE ATTACHED LEGAL DESCRIPTION)

STATE MS. DESOTO CO. *ll*  
 11/26

FEB 15 2 19 PM '01

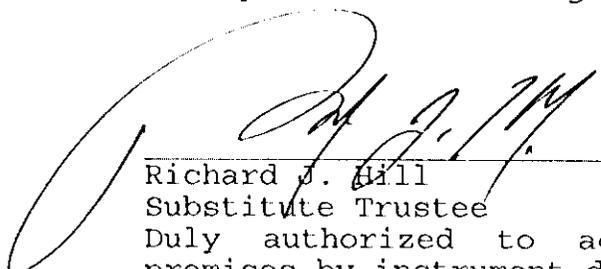
BK 387 PG 102

Lot 177, Section "B", HOLLY HILLS SUBDIVISION, situated in Southwest Quarter of Section 30, Township 1 South, Range 8, West, as shown on plat of record in Plat Book 12, Pages 16 and 17, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 20<sup>th</sup> day of March, 2000.



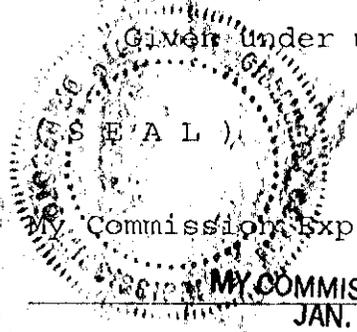
Richard J. Hill  
Substitute Trustee  
Duly authorized to act in the premises by instrument dated March 7, 1994, and recorded in Book 1, Page 23, of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI )  
 )SS:  
COUNTY OF DESOTO )

Personally appeared before me, W.E. Davis, Chancery Clerk, by Alfano, 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 20<sup>th</sup> day of March, 2000.



W.E. Davis, Chancery Clerk  
NOTARY PUBLIC  
by Alfano  
pc

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

Grantee: TIM DURHAM AND LORI PHILLEY  
6650 Scenic Hollow Road, Walls, MS 38654  
(662) 781-0542  
662-895-9122

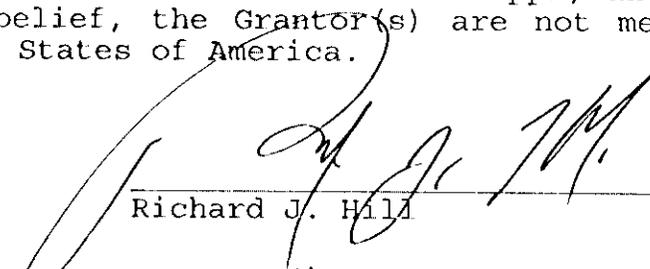
AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI        )  
  ) SS:  
COUNTY OF DESOTO         )

Richard J. Hill, being first duly sworn on oath, deposes and says that on February 24, 2000, 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 11:10 am on March 20, 2000, 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

TIM DURHAM AND/LORI PHILLEY

for the sum of \$ 50,100.00 , 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 20<sup>th</sup> day of March

( S E A L )

W.E. Davis, Chancery Clerk  
NOTARY PUBLIC  
*By C. J. ...*  
*DC*

My Commission Expires:

**MY COMMISSION EXPIRES**  
JAN. 5, 2004



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:

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: Vickie S. Jobe
DATE EXECUTED: November 29, 1984

TRUST DEED BOOK: 328
PAGE: 58

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 March 20, 2000, 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 177, Section "B" HOLLY HILLS SUBDIVISION, situated in Southwest Quarter of Section 30, Township 1 South, Range 8, West, as shown on plat of record in Plat Book 12, Pages 16 and 17, 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.
Feb. 24, Mar. 2, 9, 16, 2000

- Volume No. 105 on the 24 day of Feb, 2000
Volume No. 105 on the 2 day of Mar, 2000
Volume No. 105 on the 9 day of Mar, 2000
Volume No. 105 on the 16 day of Mar, 2000
Volume No. on the day of , 2000

Ruth Dobbs
(TITLE)

Sworn to and subscribed before me, this 16 day of Mar, 2000
Barbara C. Burteen
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 356 words @ .12 \$ 42.72
B. 3 subsequent insertions of 1028 words @ .10 \$ 102.80
C. Making proof of publication and deposing to same \$ 5.00

TOTAL PUBLISHER'S FEE: \$ 152.52