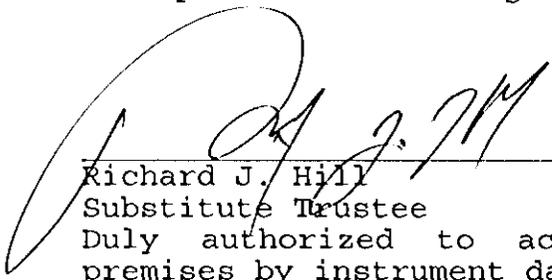


being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

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 17th day of September, 2001.



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 (Peggy M. Starkey), 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 17th day of Sept., 2001.

(S E A L)

My Commission Expires:

MY COMMISSION EXPIRES
JAN. 5, 2004

W. E. Davis, Chancery Clerk
NOTARY PUBLIC
Peggy M. Starkey

Grantor: Richard J. Hill, Substitute Trustee for the United States of America; 3260 Highway 51 South; Hernando, Mississippi 38632; telephone (662) 429-8687. na

Grantee: Bernice M. Thornton / 8740 Oakwood Lane Olive Branch, MS 38654
(662) 342-6210 / 451 2241

Lot 655, Section "D", TWIN LAKES SUBDIVISION, in DeSoto County, Mississippi in Section 6, Township 2 South, Range 8 West, as shown of record in Plat Book 10, Pages 32-33 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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 August 23, 2001, 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 11:00AM on September 17, 2001, 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

BERNICE M. THORNTON

for the sum of \$ 37,600.00, 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.

[Handwritten Signature]
Richard J. Hill

Subscribed and sworn to before me this 17th day of Sept. 2001.

(S E A L)

[Handwritten Signature]
W. E. Davis, Chancery Clerk
NOTARY PUBLIC
[Handwritten Signature]
My: G. Stanley DC

My Commission Expires
MY COMMISSION EXPIRES
JAN. 5, 2004



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Cyndi Pittman 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: Demetra C. Logan, a single person

DATE EXECUTED: April 6, 1993

TRUST DEED BOOK: 633

PAGE: 173

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 September 17, 2001, to satisfy the indebtedness now due under 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 655, Section "D", TWIN LAKES SUBDIVISION, in DeSoto County, Mississippi in Section 6, Township 2 South, Range 8 West, as shown of record in Plat Book 10, Pages 32-33 in the Chancery Clerk's Office 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.
Aug 23, 30, Sep 6, 13, 2001

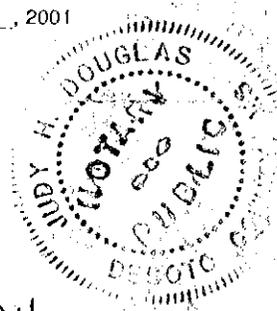
Volume No. 106 on the 23 day of Aug., 2001
Volume No. 106 on the 30 day of Aug., 2001
Volume No. 106 on the 6 day of Sept., 2001
Volume No. 106 on the 13 day of Sept., 2001
Volume No. _____ on the _____ day of _____, 2001

Cyndi Pittman

Sworn to and subscribed before me, this 13 day of Sept., 2001

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: January 16, 2005
BONDED THRU Dixie Notary Service, INC.



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B. 3 subsequent insertions of 1056 words @ .10 \$ 105.60
C. Making proof of publication and depositing to same \$ 3.00

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