

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:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	PAGE
Larhoma Gilliland	February 21, 1992	573	447

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 Tribune, a newspaper published in the City of Olive Branch, said County and State, and on August 22, 2001, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on September 17, 2001, 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 August 22, August 29, September 5, and September 12, 2001.

And said lands having been sold by said Substitute Trustee on September 17, 2001, 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

Wayne R. Miles
 having been the highest bidder therefore and having bid the sum of
THIRTYFOUR THOUSAND AND FIVE HUNDRED 00/100 Dollars
 (\$ 34,500.00), the said Wayne R. Miles
 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
Wayne R. Miles

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

(SEE ATTACHED LEGAL DESCRIPTION)

STATE MS. - DESOTO CO.
 FILED

SEP 18 2 26 PM '01

BK 399 PG 0646
 W.F. ... CLK.

Lot 192, Chateau Ridge Subdivision, located in Section 11,
Township 2, Range 6, 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.

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 22, 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 11:10 AM 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

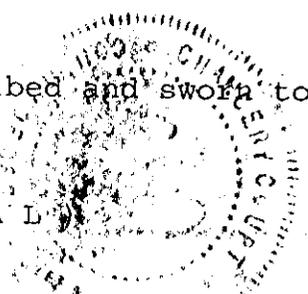
Wayne R. Miles

for the sum of \$ 34,500.00, 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 Commission Expires:

MY COMMISSION EXPIRES
JAN. 5, 2004

THE DESOTO COUNTY TRIBUNE

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>34</u>	, dated the <u>12th</u>	day of <u>SEPT</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>33</u>	, dated the <u>5th</u>	day of <u>SEPT</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>32</u>	, dated the <u>29th</u>	day of <u>AUG</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>31</u>	, dated the <u>22nd</u>	day of <u>AUG</u>	, <u>2001</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham
GENERAL MANAGER

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	Date Executed	Trust Deed Book	Page
Larlomia Gilliland	February 21, 1992	573	447

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 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 192, Chateau Ridge Subdivision, located in Section 11, Township 2, Range 6, 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.

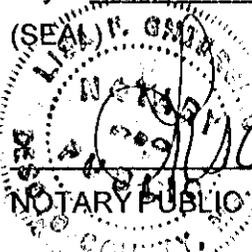
August 22, 2001
Date

/s/ 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 22, 29, Sept. 5, 12-000.

Sworn to and subscribed before me, this 10th day of Sept, 2001



David J. George
MY COMMISSION EXPIRES
MARCH 20, 2005

My commission expires _____
To RURAL DEVELOPMENT
for taking the annexed publication of 350
words or the equivalent thereof for a total of FOUR(4)
times \$ 147.00, plus \$3.00 for making a proof
of publication and depositing to same for a total cost
of \$ 150.00