

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on June 10, 1998, Patricia A. Fitts became justly indebted to EquiCredit Corporation/Ala. & Miss., beneficiary, and did, on that date, for the purpose of securing said indebtedness execute a certain Land Deed of Trust to John B. Philip, Trustee for EquiCredit Corporation/Ala. & Miss., which Deed of Trust is recorded in the land records located in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book 1015 at Page 660, and

WHEREAS, said Deed of Trust was assigned by beneficiary therein TO EquiCredit Corporation of America, as filed for record in the aforesaid Chancery Clerk's office in Book 1197 at Page 318, and

WHEREAS, said Deed of Trust was assigned by EquiCredit Corporation of America to U.S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), as filed in Book 1197, at page 320, and

WHEREAS, on May 31, 2001, U.S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), substituted Gregory P. Giddens as Trustee in place and stead of the aforesaid Trustee as it has a legal right to do under the terms and conditions of said Deed of Trust, said instrument being filed for record in the aforesaid Chancery Clerk's office in Book 1337, at page 281, and

WHEREAS, the undersigned Substituted Trustee, acting under and by virtue of the powers in him vested by said Land Deed of Trust, and on authority duly and legally exercised, after having advertised the sale of said property in the DeSoto Times, Hernando, Mississippi, on October 4, 2001, October 11, 2001, October 18,

2001, and October 25, 2001, as required by law, and having posted the Substituted Trustee's Notice of Sale on the bulletin board at the East front door of the DeSoto County Courthouse, Hernando, Mississippi, and after having offered the hereinafter described land for sale between the legal hours of 11:00 A.M., and 4:00 P.M., at the East front door of the DeSoto County Courthouse, Hernando, Mississippi, on October 26, 2001, at which sale the highest and best bid was made by U.S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), in the amount of Seventy-three Thousand Nine Hundred and 00/100 (\$73,900.00).

NOW, therefore, in consideration of the sum of Seventy-three Thousand Nine Hundred and 00/100 (\$73,900.00), cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, and said sum being the highest and best bid on the property herein described, I, Gregory P. Giddens, Substituted Trustee, do hereby sell and convey unto U.S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), the following described land and property situated in DeSoto County, Mississippi, to-wit:

INDEXING INSTRUCTIONS:

Lot 13, Wildwood Sub., Sec 4, T2S, R7W, DeSoto Co., MS, PL BK 25, PG 24

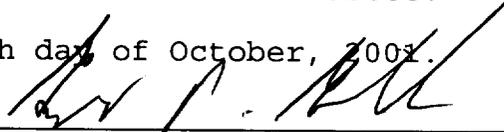
Lot 13 of Wildwood Subdivision in part of Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, described as follows: Beginning at a point in the centerline of Church Road, said point being 3096.8 feet west of the southeast corner of Section 4, Township 2 South, Range 7 west, said point being a point in the west line of the Wildwood Subdivision tract; thence north 88 degrees 26' east 2057.84 feet along the centerline of Church Road to the southeast corner of Lot 12 of said subdivision and the point of beginning of the following lot: thence North 1 degree 34' West 503.0 feet to the northeast corner of said Lot 12; thence North 88 degrees 26' east 130.0 feet to a point; thence South 1 degree 34' East 503.0 feet to a point in the centerline of Church

Road; thence South 88 degrees 26' West 130.0 feet to the point of beginning and containing 1.5 acres more or less. Less and except 0.12 acre in the right of way of Church Road, leaving a net acreage of 1.38 acres more or less. All bearings are magnetic.

SUBJECT to any and all prior reservations and/or conveyances of oil, gas, and other minerals, as shown of record.

Title to said property is believed to be good, but I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this 26th day of October, 2001.



GREGORY P. GIDDENS,
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

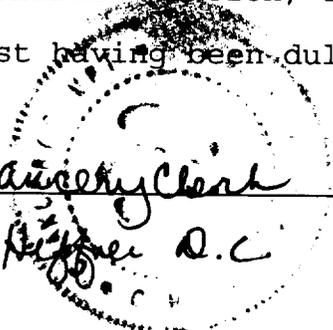
COUNTY OF DESOTO

PERSONALLY APPEARED before me, the undersigned authority in and for the said county and state, on this 26th day of October, 2001, within my jurisdiction, the within named Gregory P. Giddens, Substituted Trustee, who acknowledged that he executed the above and foregoing instrument on the day and year therein mention, in his capacity as Substituted Trustee, after first having been duly authorized so to do.

W.E. Davis

NOTARY PUBLIC

By: *Misty J. Rippe* D.C.



My Commission Expires:

MY COMMISSION EXPIRES
JAN. 5, 2004

Instrument prepared by: Gregory P. Giddens, MSB NO. 9356

SUB TRUSTEE:
Gregory P. Giddens,
Attorney at Law
P.O. Box 8095
Jackson, MS 39204
Phone: (601) 373-4647

GRANTEE:
10401 Deerwood Park Blvd.
Jacksonville, FL 32256
Telephone: 1-800-759-6380



STATE MS.-DESOTO CO. NO. FILED

Nov 5 2 51 PM '01

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

BK 402 PG 603
W.F. CLERK

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:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 10, 1998, a Land Deed of Trust was executed by Patricia A. Pitts to John B. Philip, Trustee for EquiCredit Corporation/Ala. & Miss., beneficiary, which Deed of Trust is recorded in the land records located in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book 1015 at Page 680, and

WHEREAS, said Deed of Trust was assigned by beneficiary therein to EquiCredit Corporation of America, as filed for record in the aforesaid Chancery Clerk's office in Book 1197 at Page 318, and

WHEREAS, said Deed of Trust was assigned by EquiCredit Corporation of America to U. S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), as filed in Book 1197, at page 320, and

WHEREAS, on May 31, 2001, U. S. Bank National Association, TR U/A 9/01/98 (Home Equity Loan Trust 1998-3), substituted Gregory P. Giddens as Trustee in place and stead of the aforesaid Trustee as it has a legal right to do under the terms and conditions of said Deed of Trust, said instrument being filed for record in the aforesaid Chancery Clerk's office in Book 1337, at page 281, and

WHEREAS, default having been made in the performance of the stipulations and conditions set forth to do so by the legal holder of said indebtedness, notice is hereby given that I, Gregory P. Giddens, Substituted Trustee, by virtue of the authority conferred upon me in said Land Deed of Trust, will offer for sale and outcry to the highest bidder, for cash, between the hours of 11:00 A.M. and 4:00 P.M., at the East front door of the DeSoto County Courthouse, Hernando, Mississippi, on the 26th day of October, 2001, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 13 of Wildwood Subdivision in part of Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, described as follows: Beginning at a point in the centerline of Church Road, said point being 3096.8 feet west of the southeast corner of Section 4, Township 2 South, Range 7 west, said point being a point in the west line of the Wildwood Subdivision tract; thence north 88 degrees 26' east 2057.84 feet along the centerline of Church Road to the southeast corner of Lot 12 of said subdivision and the point of beginning of the following lot: thence North 1 degree 34' West 503.0 feet to the northeast corner of said Lot 12; thence North 88 degrees 26' east 130.0 feet to a point; thence South 1 degree 34' East 503.0 feet to a point in the

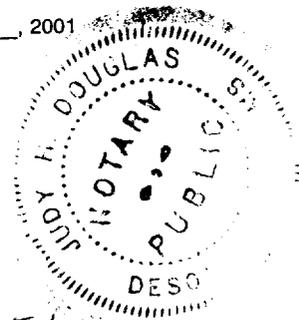
- Volume No. 106 on the 4 day of Oct., 2001
- Volume No. 106 on the 11 day of Oct., 2001
- Volume No. 106 on the 18 day of Oct., 2001
- Volume No. 106 on the 25 day of Oct., 2001
- Volume No. _____ on the _____ day of _____, 2001

Cyndi Pittman

Sworn to and subscribed before me, this 25 day of Oct., 2001

BY Judy H. Douglas

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



- A. Single first insertion of 538 words @ .12 \$ 64.56
- B. 3 subsequent insertions of 1614 words @ .10 \$ 161.40
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 228.96