

Mississippi

Mr. And Mrs. Robert Cox
Loan# 0431941574SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 21, 2000, and recorded in Book 1200 Page 167, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi, Robert Cox and spouse, Shannon Cox conveyed in trust to Don W. Ledbetter, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the legal holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Book 1339 Page 0299 in the office of the said Clerk of the Chancery Court; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said Deed of Trust and the indebtedness secured thereby requested the undersigned to advertise and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sum due thereunder, together with attorney's fees, trustee's fees and expense of sale; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust and the laws of the State of Mississippi by which advertisement the sale was appointed to be held on September 27, 2001, within legal hours at the East Front Door of the Courthouse of DeSoto County, Mississippi; and,

WHEREAS, the time, terms, and place of sale were duly advertised for four consecutive weeks immediately preceding said sale by publication in the DeSoto Times, a newspaper published and having a general circulation in DeSoto County, Mississippi, with the original proof of said publication being attached hereto and made a part hereof as if copied in full herein and by posting a notice of said sale upon the Bulletin Board of the Courthouse in said County, placed thereon the 30 day of August, 2001; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Bank One National Association, as Trustee for Residential Funding Corporation under the pooling and servicing agreement No4446, Series 2000KS3, dated 6/2000, a corporation whose address is 9275 Sky Park Ct, 3rd Floor, San Diego, CA 92123, being the highest and best bidder, became the purchaser of said property at and for the sum of (\$112,653.00) Dollars; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Bank One National Association, as Trustee for Residential Funding Corporation under the pooling and servicing agreement No4446, Series 2000KS3, dated 6/2000 of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Bank One National Association, as Trustee for Residential Funding Corporation under the pooling and servicing agreement No4446, Series 2000KS3, dated 6/2000, its successors and assigns the property above mentioned and now further described as being in County of DeSoto, State of Mississippi, to-wit:

Lot 160, Section B, Braybourne Subdivision, in Section 32, Township 1 South Range 5 West, Desoto County, Mississippi, as per plat thereof recorded in the plat book 64 pages 8-9, in the office of the Chancery Clerk of Desoto County, Mississippi.

STATE MS. - DESOTO CO. *AL*
FILED

Nov 9 2 12 PM '01

BK 403 PG 280
WALKER

This conveyance is subject to restrictive covenants presently affecting the above described property. Only such title is conveyed by this instrument as is vested in him as Substitute Trustee.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on September 27, 2001 hereunto set his hand.

Arnold M. Weiss
ARNOLD M. WEISS, Substitute Trustee

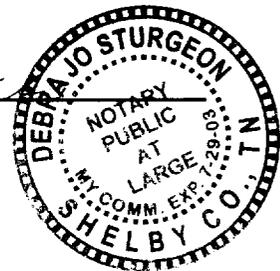
STATE OF TENNESSEE

COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the above mentioned county and state, Arnold M. Weiss, Substitute Trustee, who acknowledged that he signed and delivered the above and foregoing instrument on the date therein mentioned, as his own act and deed and for all purposes therein stated.

GIVEN under my hand and official seal of office on September 27, 2001.

Debra Jo Sturgeon
NOTARY PUBLIC



My Commission Expires:

PROPERTY ADDRESS
13118 Braybourne Cove
Olive Branch, MS 38654

GRANTEE AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES

Bank One National Association, as Trustee
for Residential Funding Corporation under the pooling and servicing agreement No4446, Series 2000KS3, dated 6/2000
9275 Sky Park Ct, 3rd Floor
San Diego, CA 92123
858-874-6155 *ra*

GRANTOR AND THIS INSTRUMENT PREPARED BY:

Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296 *ra*

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:

STATE OF MISSISSIPPI
 COUNTY OF DESOTO
 NOTICE OF SUBSTITUTE
 TRUSTEE'S SALE

Whereas, on March 21, 2000 a Deed of Trust was executed by Robert Cox and spouse, Shannon Cox to Don W. Ledbetter, Trustee(s), for the benefit of Sebring Capital Corporation which Deed of Trust is of record in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi, in Deed of Trust Book 1200 Page 167, and

Whereas, said Deed of Trust was assigned by Sebring Capital Corporation to Bank One National Association, as Trustee by assignment recorded in Book 1262, Page 0397 in the office of the said Clerk of the Chancery Court, and

Whereas, the legal holder of the aforesaid Deed of Trust and the indebtedness secured thereby substituted Arnold M. Weiss as Substitute Trustee in the place and stead of Don W. Ledbetter and any subsequently appointed Substitute Trustee by instrument of record in Book 1338 Page 0299 in the office of the said Clerk of the Chancery Court, and

Whereas, default has been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms and conditions of said Deed of Trust and the legal holder of same indebtedness having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, ARNOLD M. WEISS, SUBSTITUTE TRUSTEE, WILL, ON September 27, 2001, within legal hours, at the East Front Door of the Courthouse in DeSoto County, Mississippi, proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to-wit:

Situated in DeSoto County, Mississippi, Lot 160, Section B, Braybourne Subdivision, in Section 32, Township 1 South Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in the plat book 64 pages 8-9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Other Interested Parties: Mississippi State Tax Commission; Neal Letson
 I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature this the 28 day of August 2001.

ARNOLD M. WEISS, Substitute Trustee

206 Adams Avenue
 Memphis, TN 38103
 901-526-8296
 Sep. 5, 12, 19, 26, 2001

Volume No. 106 on the 5 day of Sept., 2001

Volume No. 106 on the 12 day of Sept., 2001

Volume No. 106 on the 19 day of Sept., 2001

Volume No. 106 on the 26 day of Sept., 2001

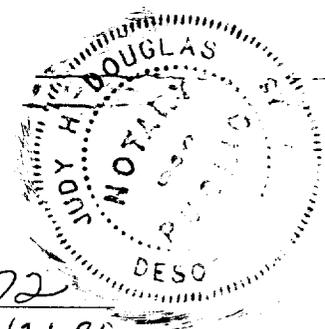
Volume No. _____ on the _____ day of _____, 2001

Cyndi Pittman

Sworn to and subscribed before me, this 27 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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A.M. Weiss