

MAY 2 4 31 PM '02

INDEXING INSTRUCTIONS:

Part of S 1/2, Section 31, T3S, R7W BK 418 PG 122
DeSoto County, MS W.E. DAVIS CH. CLK.

Bank of America/Todd/1106173824

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 29, 1993, Russell F. Todd, an unmarried person, executed a Deed of Trust to Delta Title Company of Memphis, Tennessee, Trustee for the use and benefit of National Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 635 at Page 762 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1478 at Page 714, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANK OF AMERICA MORTGAGE F/K/A NATIONSBANC MORTGAGE CORPORATION, SUCCESSOR IN INTEREST BY MERGER WITH BOATMEN'S NATIONAL MORTGAGE CORPORATION F/K/A NATIONAL MORTGAGE COMPANY, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust 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 expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Tribune, a newspaper published in the City of Olive Branch, DeSoto County, State of Mississippi, on the following dates, to-wit: April 3, 10, 17, 24, 2002, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 2nd day of April, 2002, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 25th day of April, 2002, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

1.6 acres being part of the south half of Section 31, Township 3 South, Range 7 West, DeSoto County, Mississippi and described as follows: *S/E Qtr.*

Beginning at a spindle at the intersection of Belmont and Slocum Road said point being the point of beginning and on the east-west half section. Thence, north 87 degrees 49 minutes 25 seconds east - 248.0 feet along the center of Slocum Road to a point marked by a spindle. Thence, south 01 degrees 31 minutes 36 seconds east - 349.55 feet to a point. Thence, south 89 degrees 07 minutes 32 seconds west - 102.19 feet to a point at a fence post. Thence, north 17 degrees 39 minutes 50 seconds west - 98.82 feet along a fence line to a point at a fence post. Thence, north 56 degrees 57 minutes 55 seconds west - 159.53 feet along a fence line to a spindle in the center of Belmont Road. Thence, north 03 degrees 07 minutes 44 seconds east - 160.69 feet along the center of Belmont Road to the point of beginning. Parcel containing 1.6 acres and being part of that same property as recorded in Deed Book 178, Page 203 of the Office of Chancery Clerk, DeSoto County Courthouse, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale Robert W. Jones, Jr., bidding the sum of Twenty-Six Thousand Six Hundred and NO/100 Dollars (\$26,600.00) for all of the above-described property and said property was struck off to Robert W. Jones, Jr., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Twenty-Six Thousand Six Hundred and NO/100 Dollars (\$26,600.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Robert W. Jones, Jr. and Robert W. Jones, III, as joint tenants with full rights of survivorship, and not as tenants in common, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 26th day of April, 2002.



LEM ADAMS, III
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

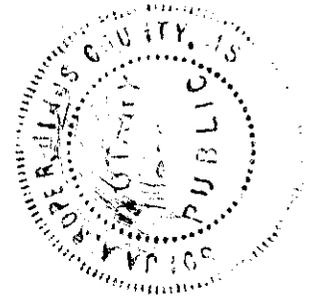
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 26th day of April, 2002.

Senja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2004



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

NA

Grantee: 669 Jones Road, Coldwater, MS 38618 (662) 562-8198

(901) 484-5606

PREPARED BY :

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

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>17</u>	, dated the <u>24th</u>	day of <u>APR</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>16</u>	, dated the <u>17th</u>	day of <u>APR</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>15</u>	, dated the <u>10th</u>	day of <u>APR</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>14</u>	, dated the <u>3rd</u>	day of <u>APR</u>	, <u>2002</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

Sworn to and subscribed before me, this 25th
day of April, 2002

(SEAL) David A. Grisham
NOTARY PUBLIC

MY COMMISSION EXPIRES
My commission expires MARCH 29, 2006
To ADAMS & EDENS
for taking the annexed publication of 534
words or the equivalent thereof for a total of FOUR(4)
times \$ 224.28, plus \$3.00 for making a proof
of publication and depositing to same for a total cost
of \$ 227.28

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on April 29, 1993, Russell F. Todd, an unmarried person, executed a Deed of Trust to Delta Title Company of Memphis, Tennessee, Trustee for the use and benefit of National Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 635 at Page 782 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1478 at Page 714, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 25th day of April, 2002, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

1.6 acres being part of the south half of Section 31, Township 3 South, Range 7 West, DeSoto County, Mississippi and described as follows:

Beginning at a spindle at the intersection of Belmont and Stocum Road said point being the point of beginning and on the east-west half section. Thence, north 87 degrees 49 minutes 25 seconds east - 248.0 feet along the center of Stocum Road to a point marked by a spindle. Thence, south 01 degrees 31 minutes 36 seconds east - 349.55 feet to a point. Thence, south 89 degrees 07 minutes 32 seconds west - 102.19 feet to a point at a fence post. Thence, north 17 degrees 39 minutes 50 seconds west - 98.82 feet along a fence line to a point at a fence post. Thence, north 56 degrees 57 minutes 55 seconds west - 159.53 feet along a fence line to a spindle in the center of Belmont Road. Thence, north 03 degrees 07 minutes 44 seconds east - 160.69 feet along the center of Belmont Road to the point of beginning. Parcel containing 1.6 acres and being part of that same property as recorded in Deed Book 178, Page 203 of the Office of Chancery Clerk, DeSoto County Courthouse, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 29th day of March, 2002.

/s/ LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY:
ADAMS & EDENS
Foreclosure Department
Post Office Box 400
Brandon, Mississippi 39043
(601) 825-8508
April 3, 10, 17, 24-occ.

Prepared