

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 91, Cedar Crest Estates, Third Addition, situated in Section 10, T-2-S, R-6-W

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 24th day of **May, 2001**, **Daniel P. Hickox and Sheila L. Hickox, married**, executed and delivered a certain Deed of Trust unto **Jeffrey M. Henschel, Esq.**, Trustee for **First NLC Financial Services, LLC**, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of **DeSoto** County, Mississippi in Book **1337** at Page **741**; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2**, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1632** at Page **207**; and

WHEREAS, on the 30th day of **December, 2002**, the holder of said Deed of Trust substituted and appointed **John C. Morris, III**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1632** at Page **211**; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 4th day of **June, 2003**, by posting same at the bulletin board near the east front door of the **DeSoto** County Courthouse and by publishing said Notice in the **DeSoto Times** for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 11th day of **July, 2003**, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, did on the 11th day of **July, 2003**, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi the following described real property, to-wit:

Lot 91, Cedar Crest Estates, Third Addition, situated in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Pages 22-23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2** was the highest and best bidder, therefor, for the sum of **\$182,061.95** and the same was then and there struck off to **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2** and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, **John C. Morris, III**, Substitute Trustee, for the consideration of **\$182,061.95** do hereby convey the above described property to **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2**.

I convey only such title as is vested in me as Substitute Trustee.

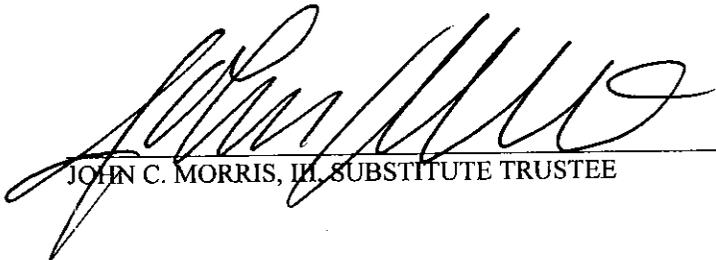
F02-3009/Hickox, Daniel

STATE MS. - DESOTO CO. **AK**
FILED **AK**

JUL 24 4 20 PM '03

BK 449 PG 35
THE DAVIS CH. CLK.

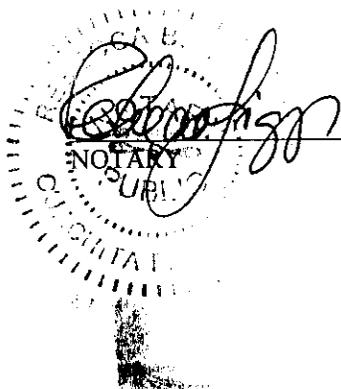
WITNESS MY SIGNATURE, this the 11th day of July, 2003.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 11th day of July, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.
MONROE, LA 71201

318-330-9020

GRANTEE:

The Bank of New York, acting
solely in it's capacity as Trustee for
EQCC Trust 2001-2, 3815 South
West Temple, Salt Lake City, UT
84165-0250 (801)293-1883

THIS DOCUMENT WAS PREPARED BY :

JOHN C. MORRIS, III
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller 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:

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

WHEREAS, on the 24th day of May, 2001, Daniel P. Hickox and Sheila L. Hickox, married, executed and delivered a certain Deed of Trust unto Jeffrey M. Henschel, Esq., Trustee for First NLC Financial Services, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1337 at Page 741; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1632 at Page 207; and

WHEREAS on the 30th day of December, 2002, the holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1632 at Page 211; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 11th day of July, 2003, I will, during legal hours, at public outcry, offer for sale and will sell, at the east front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 91, Cedar Crest Estates, Third Addition, situated in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Pages 22-23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of June, 2003.
JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE
2309 OLIVER RD.
MONROE, LA 71201
318-330-6020
F02-3009
PUBLISH:
6-18-03, 6-25-03, 7-2-03, and 7-9-03

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- Volume No. 108 on the 2 day of July, 2003
- Volume No. 108 on the 9 day of July, 2003
- Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 9 day of July, 2003

BY Judith M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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