

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:

<u>GRANTORS</u>	<u>DATE EXECUTED</u>	<u>TRUST DEED BOOK</u>	<u>PAGE</u>
Orean M. DeCuir and Stella H. DeCuir	July 26, 1982	286	141
Denise M. Willfong	December 23, 1988	459	129
Russell A. Morgan and wife, Laura J. Morgan	April 26, 1991	540	380
Virginia G. Tutor	December 10, 1997	956	210

The indebtedness secured by the Deed of Trust dated July 26, 1982 and executed by Orean M. DeCuir and Stella H. DeCuir was assumed by Denise M. Willfong by Warranty Deed dated December 23, 1989 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 210 at Page 692 and with Assumption Agreement dated December 23, 1988.

The indebtedness secured by the Deed of Trust dated December 23, 1988 and executed by Denise M. Willfong was assumed by Russell A. Morgan a/k/a Russell Morgan and Laura J. Morgan a/k/a Laura Morgan by Warranty Deed dated April 26, 1991 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 234 at Page 648 and with Assumption Agreement dated April 26, 1991.

The indebtedness secured by the Deed of Trust dated April 26, 1991 and executed by Russell A. Morgan and Laura J. Morgan was assumed by Virginia G. Tutor by Warranty Deed dated December 10, 1997 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 326 at Page 251 and with Assumption Agreement dated December 10, 1997.

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 Times Today, a newspaper published in the City of Hernando, said County and State, and on August 28, 2003, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on September 22, 2003, 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 28, September 4, September 11, and September 18, 2003.

And said lands having been sold by said Substitute Trustee on September 22, 2003, 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

FLOWERS PROPERTIES, LLC.
having been the highest bidder therefore and having bid the sum of FORTYFOUR THOUSANDS 00/100 Dollars (\$44,000.00), the said FLOWERS PROPERTIES, LLC. 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 FLOWERS PROPERTIES, LLC.

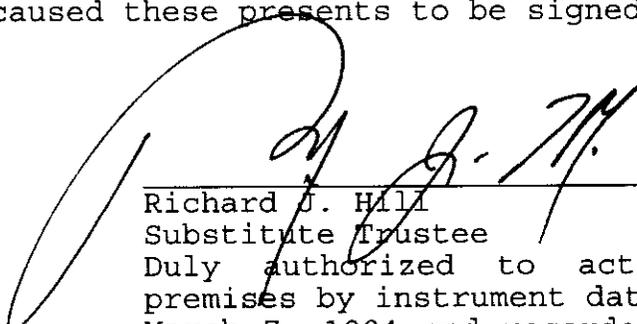
the following described land situated in Desoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Richard J. Hill, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

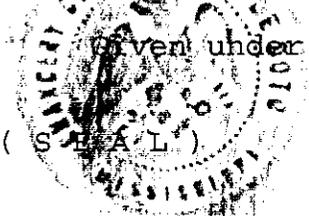
IN WITNESS WHEREOF, I have caused these presents to be signed the 22nd day of September, 2003.


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.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
)SS:
COUNTY OF DESOTO)

Personally appeared before me, W. E. Davis (Peggy M. Starkey), a notary public in and for the County and State aforesaid Richard J. Hill, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.



Given under my hand this 22nd day of Sept, 2003

My Commission Expires:

MY COMMISSION EXPIRES
JAN. 5, 2004

W. E. Davis, Chancery Clerk
NOTARY PUBLIC *by P. Starkey OC*

Grantor: Richard J. Hill, Substitute Trustee for the United States of
and Prepared by: America; 3260 Highway 51 South; Hernando, Mississippi 38632;
telephone (662) 429-8687.

Grantee: FLOWERS PROPERTIES LLC. P. O. BOX 750 SOUTHAVEN, MS 38671 (662) 349-3983

BK 0454 PG 0031

Lot 525, Section E, TWIN LAKES SUBDIVISION, in DeSoto County, Mississippi, in Section 6, Township 2 South, Range 8 West, as shown of record in Plat Book 12, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

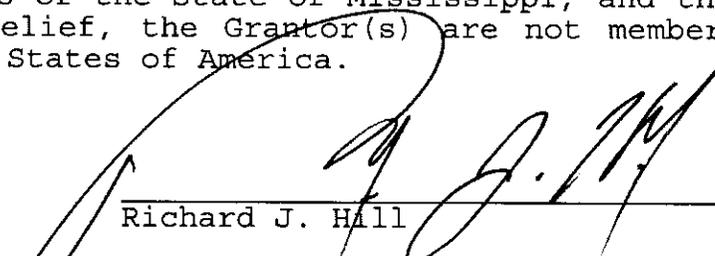
AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI)
)SS:
COUNTY OF DESOTO)

Richard J. Hill, being first duly sworn on oath, deposes and says that on August 28, 2003, 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 11:00AM on September 22, 2003, 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

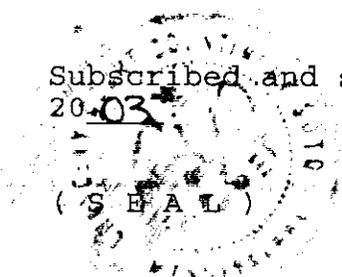
FLOWERS PROPERTIES, LLC

for the sum of \$ 44,000.00, 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.



Richard J. Hill

Subscribed and sworn to before me this 22nd day of Sept 2003



W. E. Davis, Chancery Clerk
NOTARY PUBLIC
by D. Stakay DC

My Commission Expires:

MY COMMISSION EXPIRES
JAN. 5, 2004

SEP 24 1 44 PM '03

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
 COUNTY OF DESOTO

BK 454 PG 28
 W.E. DAVIS CH. CLK.

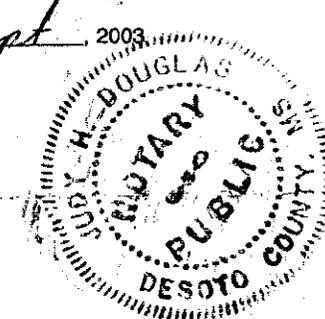
Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

- Volume No. 108 on the 28 day of Aug, 2003
- Volume No. 108 on the 4 day of Sept., 2003
- Volume No. 108 on the 11 day of Sept., 2003
- Volume No. 108 on the 18 day of Sept., 2003
- Volume No. _____ on the _____ day of _____, 2003

Diane Smith

Sworn to and subscribed before me, this 18 day of Sept, 2003

BY Judy H. Douglas



MISSISSIPPI STATEWIDE NOTARY PUBLIC
 MY COMMISSION EXPIRES AUG 25, 2006
 BONDED THRU STEGALL NOTARY SERVICE

- A. Single first insertion of 594 words @ .12 \$ 71.28
- B. 3 subsequent insertions of 1782 words @ .10 \$ 178.20
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 252.48

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
 Olean M. DeCuir and Stella H. DeCuir
DATE EXECUTED
 July 26, 1982
TRUST DEED BOOK
 286
PAGE
 141

GRANTOR
 Denise M. Willifong
DATE EXECUTED
 December 23, 1988
TRUST DEED BOOK
 459
PAGE
 129

GRANTORS
 Russell A. Morgan and wife, Laura J. Morgan
DATE EXECUTED
 April 26, 1991
TRUST DEED BOOK
 540
PAGE
 389

GRANTOR
 Virginia G. Tutor
DATE EXECUTED
 December 10, 1997
TRUST DEED BOOK
 658
PAGE
 210

The indebtedness secured by the Deed of Trust dated July 26, 1982 and executed by Olean M. DeCuir and Stella H. DeCuir was assumed by Denise M. Willifong by Warranty Deed dated December 23, 1988 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 210 at Page 692 and with Assumption Agreement date December 23, 1988.

The indebtedness secured by the Deed of Trust dated December 23, 1988 and executed by Denise M. Willifong was assumed by Russell A. Morgan a/k/a Russell Morgan and Laura J. Morgan a/k/a Laura Morgan by Warranty Deed dated April 26, 1991 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 234 at Page 648 and with Assumption Agreement dated April 26, 1991.

The indebtedness secured by the Deed of Trust dated April 26, 1991 and executed by Russell A. Morgan and Laura J. Morgan was assumed by Virginia G. Tutor by Warranty Deed dated December 10, 1997 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 326 at Page 251 and with Assumption

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 22, 2003, 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 526, Section "E", TWIN LAKES Subdivision, in DeSoto County, Mississippi, in Section 6, Township 2 South, Range 8 West, as shown of record in Plat Book 12, Pages 18-20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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.
 August 28, September 4, 11, 18, 2003