

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on December 23, 1996, Richard R. Douglas and BettyJo L. Douglas, executed a deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corp. which deed of trust is recorded in Deed of Trust Book 878 at Page 289 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Resource BancShares Mortgage Group, Inc. by instrument dated December 23, 1996 and recorded in Book 888 at Page 555 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to Bank of Oklahoma, N.A. by instrument dated September 1, 1997 and recorded in Book 937 at Page 672 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, Bank of Oklahoma, N.A., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated April 26, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 1979 at Page 490; and

WHEREAS, default having 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 of said deed of trust, and the legal holder of said indebtedness, Bank of Oklahoma, N.A., having requested the undersigned Substituted 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, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 2nd day of July, 2004 at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

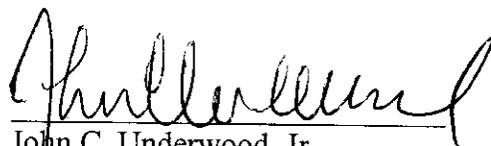
WHEREAS, at such sale, Shirley J. Vincent bid the sum of \$121,185.88; and

WHEREAS, said bid by Shirley J. Vincent, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$121,185.88, do hereby sell and convey unto **Shirley J. Vincent and William Austin Vincent, Jr.**, as joint tenants with full rights of survivorship and not as tenants in common, the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 212, Section B, Buena Vista Lakes Subdivision, in Section 13, Township 4 South, Range 8 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 5, Page 10-11, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 2nd day of July, 2004.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 2nd day of July, 2004.

Elizabeth C. Lemby
 NOTARY PUBLIC
 MISSISSIPPI

My Commission Expires: October 10, 2004

Grantor's Address:
 Post Office Box 16852
 Jackson, Mississippi 39236
 Phone (601)-981-7773

Grantee's Address:
 1209 North Thunderbird
 Hernando, Mississippi 38632
 Phone (662) 429-9460
(662) 429-1783

Prepared by:
 Underwood Law Firm
 340 Edgewood Terrace
 Jackson, Mississippi 39206
 Phone (601)-981-7773



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:

- Volume No. 109 on the 10 day of June, 2004
- Volume No. 109 on the 17 day of June, 2004
- Volume No. 109 on the 24 day of June, 2004
- Volume No. 109 on the 1 day of July, 2004
- Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 1 day of July, 2004

BY Judith M. Douglas

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

- A. Single first insertion of 449 words @ .12 \$ 53.88
- B. 3 subsequent insertions of 1347 words @ .10 \$ 134.70
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 191.58

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
 WHEREAS, on December 23, 1996, Richard F. Douglas and Betty Jo L. Douglas, executed a deed of trust to Kathryn L. Harris, trustee for the benefit of Community Mortgage Corp., which deed of trust is recorded in Deed of Trust Book 878 at Page 289 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and WHEREAS, the aforesaid deed of trust was assigned to Resource BancShares Mortgage Group, Inc. by instrument dated December 23, 1996, and recorded in the office of the aforesaid Chancery Clerk in Book 888 at Page 555; and WHEREAS, the aforesaid deed of trust was assigned to Bank of Oklahoma, N.A. by instrument dated September 1, 1997, and recorded in the office of the aforesaid Chancery Clerk in Book 937 at Page 672; and WHEREAS, the aforesaid Bank of Oklahoma, N.A., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee, as authorized by the aforesaid deed, by instrument dated April 21, 2004 and recorded in the office of the aforesaid Chancery Clerk in Book 1679 at Page 496; and WHEREAS, default having 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 of said deed of trust, and the legal holder of said indebtedness, Bank of Oklahoma, N.A., having requested the undersigned Substituted 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, Substituted Trustee's fees and expense of sale;
 NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 2nd day of July, 2004, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:
 Lot 212, Section B, Buena Vista Lakes Subdivision, in Section 13, Township 4 South, Range 8 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 5, Page 10-11, in the Office of the Chancery Clerk of DeSoto County, Mississippi.
 I WILL CONVEY and is vested in

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

due July 10, 2004