

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on April 17, 2001, Richard E. Taylor and Jennifer G. Taylor, husband and wife, executed a deed of trust to T.J. Falgout, Trustee for the benefit of Concorde Acceptance Corporation which deed of trust is recorded in Deed of Trust Book 1318 at Page 50 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 Bank One, National Association, as Trustee by instrument dated July 7, 2004 and recorded in Book 2037 at Page 234 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, Bank One, National Association, as Trustee, 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 August 2, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2042 at Page 691; 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 One, National Association, as Trustee, 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; **STATE MS. -DESOTO CO** **SS**

Oct 1 10 34 AM '04

BK 483 PG 414
W.F. DAVIS CH. CLK.

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 24th day of September, 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;

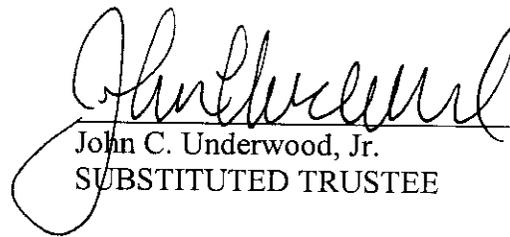
WHEREAS, at such sale, Bank One, National Association, as Trustee bid the sum of \$106,200.00; and

WHEREAS, said bid by Bank One, National Association, as Trustee, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$106,200.00, do hereby sell and convey unto Bank One, National Association, as Trustee the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 1172, Section F, Greenbrook, situated in Section 19, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 46-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 24th day of September, 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 24th day of September, 2004.



My Commission Expires: October 10, 2008

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

Grantee's Address:
1 Bank One Plaza
Chicago, Illinois 60670-0126
Phone (312) 407-1908

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

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:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 17, 2001, Richard E. Taylor and Jennifer G. Taylor, husband and wife, executed a deed of trust to T.J. Falgout, trustee for the benefit of Concordia Assisted Living Corporation, which deed of trust is recorded in Deed of Trust Book 1318 at Page 50 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 Bank One, National Association, as Trustee by instrument dated July 7, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2037 at Page 234; and

WHEREAS, the aforesaid, Bank One, National Association, as Trustee, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee thereon, as authorized by the terms thereof, by instrument dated August 2, 2004 and recorded in the office of the aforesaid Chancery Clerk in Book 2042 at Page 661; and

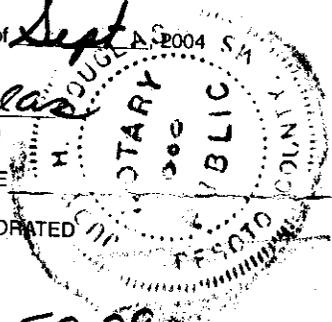
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Bank One, National Association, as Trustee, 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 24th day of September, 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:

- Volume No. 109 on the 2 day of Sept., 2004
- Volume No. 109 on the 9 day of Sept., 2004
- Volume No. 109 on the 16 day of Sept., 2004
- Volume No. 109 on the 23 day of Sept., 2004
- Volume No. _____ on the _____ day of _____, 2004

Diane Smith

Sworn to and subscribed before me, this 23 day of Sept., 2004
By Judy N. 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 419 words @ .12 \$ 50.28
 B. 3 subsequent insertions of 1257 words @ .10 \$ 125.70
 C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 178.98

Lot 1172, Section F, Greenbrook, situated in Section 19, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 46-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 23rd day of August, 2004.
/s/ John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
Control #04050589
PUBLISH: 09/02/2004, 09/09/2004, 09/16/2004, 09/23/2004