

SUBSTITUTE TRUSTEE'S DEED

SCOT P. GOLDSHOLL, SUBSTITUTE TRUSTEE
GRANTOR

TO:

TW INVESTMENTS,
GRANTEE

WHEREAS, on January 22, 1999, Harry M. Warren and Cynthia K. Warren executed a Deed of Trust to Frank A. Riley, as Trustee, with BancorpSouth Bank being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Book 1078, Page 522 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Scot P. Goldsholl as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 13, 2004, and recorded in Book 2104, Page 506 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on December 17, 2004, at the East Front Door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Forty Nine Thousand Four Hundred Fifty One and 89/100 (\$49,451.89), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto TW Investments, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 420, Section 'B', DeSoto Village Subdivision, South 1/2 and Section East of Cow-Pen Creek in Sections 33 and 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as now recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 27th day of December, 2004.

Scot P. Goldsholl

Scot P. Goldsholl
Substitute Trustee
555 Plaza West - 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

STATE OF ARKANSAS)
) ACKNOWLEDGMENT
COUNTY OF PULASKI)

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Scot P. Goldsholl, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 27th day of December, 2004.

Janet C. Mauldin
Notary Public

My Commission Expires:

11-22-2009



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Scot P. Goldsholl
Substitute Trustee
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West - 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

TW Investments
P.O. Box 411
Hernando, Mississippi 38632
Telephone No. (901) 550-4986
Telephone No. (662) 449-3036

THIS DOCUMENT PREPARED BY:

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W No. 23278G

AFTER RECORDING PLEASE RETURN TO:

Todd Tiddmore
TW Investments
P.O. Box 411
Hernando, Mississippi 38632



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:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE
 WHEREAS, on January 22, 1999, Harry M. Warren and Cynthia K. Warren executed a Deed of Trust to Frank A. Riley as Trustee for the benefit of BancorpSouth Bank, which Deed of Trust was recorded in Book 1078, Page 522 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and
 WHEREAS, BancorpSouth Bank, the holder of said Deed of Trust, and the Note secured thereby, substituted Scot P. Goldsholl as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 13, 2004, and recorded in Book 2104, Page 506 in the Office of the Chancery Clerk of DeSoto County, Mississippi; 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, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.
 NOW, THEREFORE, I, Scot P. Goldsholl, Substitute Trustee, will on December 17, 2004, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East Front Door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:
 Lot 420, Section B, DeSoto Village Subdivision, South 1/2 and Section East of Cow-Pen Creek in Sections 33 and 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as now recorded in Plat Book 8, Pages 18-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.
 Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

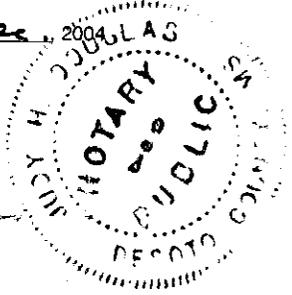
WITNESS my signature on this the 3rd day of November, 2004.
 /s/ Scot P. Goldsholl
 Substitute Trustee
 555 Plaza West - 415 North McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000
 THIS DOCUMENT PREPARED BY:
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
 555 Plaza West - 415 North McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000
 DHO&W No. 23278G
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- Volume No. _____ on the _____ day of _____, 2004

Diane Smith

Sworn to and subscribed before me, this 10 day of Dec., 2004.
 BY Judy H. Douglas

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



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