

Prepared by and Return To:  
 Allen B. Couch, Jr.  
 P.O. Box 305  
 Southaven, Ms 38671  
 601-393-2270

STATE MS. - DESOTO CO.  
 FILED

MAY 3 2 32 PM '99

BK 351 PG 618  
 W.E. DAVIS CH. CLK.

SUBSTITUTE TRUSTEE'S DEED

ALLEN B. COUCH, JR., SUBSTITUTE TRUSTEE,

GRANTOR

TO

SANDRA B. STAFFORD,

GRANTEE

WHEREAS, on March 4, 1997, Richard French and wife, Sandy French executed a Deed of Trust to Sandra B. Stafford, said Deed of Trust was recorded in Real Estate Trust Deed Book 892, on Page 498, in the Office of the Chancery Clerk of DeSoto County, Mississippi. Further, that by way of explanation, this is the same Deed of Trust that was assigned to Peoples Bank & Trust by Sandra B. Stafford on the 21st day of March, 1997, and which is recorded in Deed of Trust Book 894, on Page 506, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Peoples Bank & Trust, pursuant to authority contained in said instrument appointed Allen B. Couch, Jr. as Substitute Trustee by instrument dated February 19, 1999, appearing of record in Real Estate Trust Deed Book 1084, Page 674, 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 in accordance with the terms of said Deed of Trust, and the undersigned Trustee having been requested to execute the trust and sell said land in accordance with the terms of said Deed of Trust; and

WHEREAS, the undersigned Substitute Trustee did, in compliance with the provisions of said Deed of Trust, advertise for sale by Substitute Trustee's Notice of sale having been published in the DeSoto County Tribune, a newspaper published in Olive Branch, DeSoto County, Mississippi in the April 14, April 21 and April 28, 1999 issues of said newspaper advertising the sale of the property for Friday, April 30, 1999, as is shown on the proof of publication attached hereto; and

WHEREAS, said Substitute Trustee did, within legal hours, offer said property for sale to the highest and best bidder for cash at the east front door of the Courthouse in Hernando, DeSoto County, Mississippi; and

WHEREAS, there appeared at the sale Sandra B. Stafford bidding subject to the indebtedness secured by the first lien Deed of Trust on said property bid the sum of \$10.00 and said bid was declared by the trustee to be the highest and best bid and the property was sold to Sandra B. Stafford.

NOW, THEREFORE, FOR THE CONSIDERATIONS above set forth, the undersigned Substitute Trustee does, by these presents, bargain, sell and convey unto Sandra B. Stafford, the property advertised and sold as hereinabove recited situated in the City of Walls, DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 23, Section C, Poplar Forest Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 53, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to Richard French and wife, Sandy French by Warranty Deed from Sandra B. Stafford dated March 4, 1997, recorded March 13, 1997, in Book 313, Page 461, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The undersigned Substitute Trustee believes the title hereby conveyed to be good but conveys only such title as is vested in him as Substitute Trustee.

WITNESS the signature of Allen B. Couch, Jr., Substitute Trustee, this the 30th day of April, 1999.

ALLEN B. COUCH, JR., SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the 30th day of April, 1999, within my jurisdiction, the within named ALLEN B. COUCH, JR., who acknowledged that he is the Substitute Trustee for Sandra B. Stafford, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized to do so.

NOTARY PUBLIC

My Commission Expires:

5-26-2002

Grantor's Address: 155 Stateline Road East, Southaven, MS 38671

Grantor's Telephone: (home) N/A ; (work) 601-393-2270

Grantee's Address: 6980 Black Oak Drive, Walls, MS 38680

Grantee's Telephone: (home) 601-781-0310; (work) N/A



P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

D.W. JONES  
PUBLISHER

### Proof of Publication

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, D.W. Jones,  
Publisher of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general  
circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true  
copy is hereto affixed, has been made in said newspaper for a period of 3 weeks consecutively, as  
follows, to wit:

- In Vol. XXVII No. 23, dated the 28th day of April, 19 99
- In Vol. XXVII No. 22, dated the 21st day of April, 19 99
- In Vol. XXVII No. 21, dated the 14th day of April, 19 99
- In Vol. \_\_\_\_\_ No. \_\_\_\_\_, dated the \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_
- In Vol. \_\_\_\_\_ No. \_\_\_\_\_, dated the \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

D.W. Jones  
PUBLISHER

Sworn to and subscribed before me, this 28<sup>th</sup>  
day of April, 19 99

(SEAL)

Hessie Smith  
NOTARY PUBLIC

My Commission Expires April 27, 2002

My commission expires \_\_\_\_\_ 19 \_\_\_\_\_

To Couch Law Firm

for taking the annexed publication of 482

words or the equivalent thereof for a total of three (3)

times \$ 154.24, plus \$3.00 for making a proof

of publication and depositing to same for a total cost

of \$ 157.24.

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, Richard French and wife, Sandy French, executed a Deed of Trust dated March 4, 1997, in favor of Arthur E. Huggins, Trustee, for the owner and holder of a certain indebtedness to Sandra B. Stafford, being of record in Book 892, page 498 in the Chancery Clerk's Office of DeSoto County, Mississippi which Trust Deed was duly assigned to the PEOPLES BANK & TRUST COMPANY, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in the Real Estate Trust Deed Book 894, Page 506, on March 21, 1997; and

WHEREAS, the said PEOPLES BANK & TRUST COMPANY, has appointed ALLEN B. COUCH, JR. as Substitute Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 1084, Page 674 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Trust Deed was duly reassigned to SANDRA B. STAFFORD, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in the Real Estate Trust Deed Book 1100, Page 577, on April 12, 1999; 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, SANDRA B. STAFFORD, having requested the undersigned 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, Trustee's fees and expenses of sale;

NOW, THEREFORE, I, Allen B. Couch, Jr., Substitute Trustee in said Deed of Trust, will on the 30th day of April, 1999, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the east front door of the County Courthouse in Hernando, DeSoto County, Mississippi, the following described property situated in the City of Southaven, DeSoto County, Mississippi, as follows:

Lot 23, Section C, Poplar Forest Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 53, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to Richard French and wife, Sandy French by Warranty Deed from Sandra B. Stafford dated March 4, 1997, recorded March 13, 1997, in Book 313, Page 461, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 12th day of April, 1999.

/s/ Allen B. Couch, Jr.  
Attorney at Law  
Post Office Box 305  
Southaven, MS 38671  
(601) 393-2270

April 14, 21, 28-000.

*Allen Couch*