

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	STATE MS - DESOTO CO	DATE EXECUTED	TRUST DEED BOOK	PAGE
Sharon Wiseman		February 6, 1985	332	12
Nancy A. Pettit		September 26, 1988	450	581
Denise G. Pettit		April 12, 1995	758	353
Mary Lynn O'Neal, a single person		July 19, 2000	1230	596

APR 3 1 59 PM '02

BK 416 PG 30
W.E. DAVIS CH CLK.

The indebtedness secured by the Deed of Trust dated February 6, 1985 and executed by Sharon Wiseman was assumed by Nancy A. Pettit by Warranty Deed dated September 27, 1988 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 208 at Page 447 and with Assumption Agreement dated September 26, 1988.

The indebtedness secured by the Deed of Trust dated September 26, 1988 and executed by Nancy A. Pettit was assumed by Denise G. Pettit by Warranty Deed dated April 12, 1995 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 284 at Page 387 and with Assumption Agreement dated April 12, 1995.

The indebtedness secured by the Deed of trust dated April 12, 1995 and executed by Denise G. Pettit was assumed by Mary Lynn O'Neal by Assumption Warranty Deed dated July 19, 2000 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 376 at Page 368 and with Assumption Agreement dated July 19, 2000.

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 March 7, 2002, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on April 1, 2002, 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 March 7, March 14, March 21, and March 28, 2002.

And said lands having been sold by said Substitute Trustee on April 1, 2002, 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
James B. Bridges

having been the highest bidder therefore and having bid the sum of FIFTYFOUR THOUSAND 00/100 Dollars

(\$ 54,000.00), the said James B. Bridges 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 James B. Bridges

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 1st day of April, 2002.

Handwritten signature of Richard J. Hill

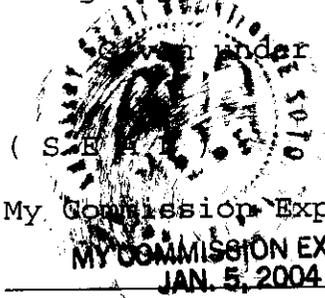
Richard J. Hill
Substitute Trustee
Duly authorized to act in the premises by instrument dated March 7, 1994 and recorded in Book 1, Page 23 of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
) SS:
COUNTY OF DESOTO)

Personally appeared before me, W.E. Davis Chancery Clerk, 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.

Under my hand this 1st day of April, 2002.



W.E. Davis Chancery Clerk
NOTARY PUBLIC
By: M. Heffer D.C.

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

Grantee: James B. Bridges (662) 393-8562 701 269-3956 Reeper
2075 Tall Tree Drive Horn Lake, MS 38637

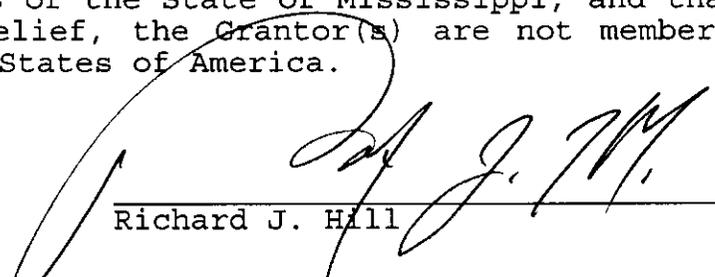
Lot 2341, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 March 7, 2002, 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 11:30AM on April 1, 2002, 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

James B. Bridges
for the sum of \$ 54,000.00, 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 1st day of April
2002

W.E. Davis Chancery Clerk
NOTARY PUBLIC

My Commission Expires:

By: M. Heffer D.C

COMMISSION EXPIRES
JAN. 5, 2004

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:

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
Sharon Wiseman
DATE EXECUTED
February 8, 1985
TRUST DEED BOOK
332
PAGE
12

GRANTORS
Nancy A. Pettit
DATE EXECUTED
September 28, 1988
TRUST DEED BOOK
450
PAGE
581

GRANTORS
Denise G. Pettit
DATE EXECUTED
April 12, 1985
TRUST DEED BOOK

758
PAGE
368
GRANTORS
Mary Lynn O'Neal
a single person
DATE EXECUTED
July 19, 2000
TRUST DEED BOOK
1230
PAGE
598

The indebtedness secured by the Deed of Trust dated February 6, 1985 and executed by Sharon Wiseman was assumed by Nancy A. Pettit by Warranty Deed dated September 27, 1988 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 208 at Page 447 and with Assumption Agreement dated September 26, 1988.

The indebtedness secured by the Deed of Trust dated September 26, 1988 and executed by Nancy A. Pettit was assumed by Denise G. Pettit by Warranty Deed dated April 12, 1985 and recorded in the Office of the aforesaid Chancery Clerk in Deed Record Book 284 at Page 367 and with Assumption Agreement dated April 12, 1985.

Volume No. 107 on the 7 day of Mar., 2002

Volume No. 107 on the 14 day of Mar., 2002

Volume No. 107 on the 21 day of Mar., 2002

Volume No. 107 on the 28 day of Mar., 2002

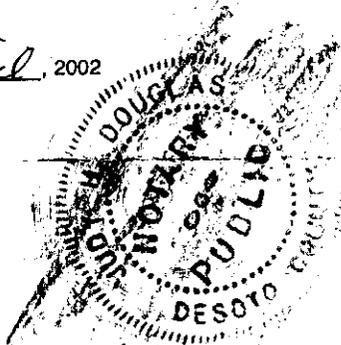
Volume No. _____ on the _____ day of _____, 2002

Lisa Fuller
(TITLE)

Sworn to and subscribed before me, this 1 day of April, 2002

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: January 16, 2005
BONDED THRU Dixie Notary Service, INC.



A. Single first insertion of 427 words @ .12 \$ 51.24

B. 3 subsequent insertions of 1281 words @ .10 \$ 128.10

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 182.34

The indebtedness secured by the Deed of trust dated April 12, 1995 and executed by Denise G. Pettit was assumed by Mary Lynn O'Neal by Assumption Warranty Deed dated July 19, 2000 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 376 at Page 368 and with Assumption Agreement dated July 19, 2000.

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 therefore.

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 therefore, 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 Hattiesburg, Mississippi, in the aforesaid County and will sell within legal hours (between the hours of 11 a.m. and 4 p.m.) on April 1, 2002, 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 234-1, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

February 28, 2002
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.
PUBLISH: March 7, 14, 21, 28, 2002

*James B Bridger
2075 Tall Tree Dr
Horn Lake, Ms. 38637*