

LESLIE B. SHUMAKE, JR.,
SUBSTITUTE TRUSTEE,

GRANTOR

TO

SUBSTITUTE TRUSTEE'S DEED

BANCORPSOUTH BANK,

GRANTEE

WHEREAS, Brett Fontenot and wife, Judith Fontenot, did execute a Promissory Note secured by a Deed of Trust, which is filed of record in the office of the Chancery Clerk of Desoto County, Mississippi, in book 1406, page 236 on the 7th day of November, 2001, and

WHEREAS, J. Patrick Caldwell was named as trustee in said mortgage, and the Beneficiary, Bancorpsouth Bank, subsequently appointed Leslie B. Shumake, Jr., as substitute trustee, by instrument dated September 10, 2002, and filed on September 25, 2002, in Trust Deed Book 1568, Page 601, and

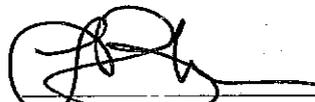
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the holder of said indebtedness having requested the undersigned Trustee to execute the Trust and sell said land in accordance with the terms of said Deed of Trust, and

WHEREAS, I, Leslie B. Shumake, Jr., Trustee under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, did on the 17th day of December, 2002, at public outcry, did offer for sale and sell, within legal hours, the hereinafter described property at the East front door of the County Courthouse at Hernando, County of Desoto, State of Mississippi, to BancorpSouth Bank, highest and best bidders for cash, in the amount of One Hundred Sixty Thousand and No/One-Hundredths Dollars (\$160,000.00), the land lying and being situated in Desoto County, Mississippi, described as follows,

Lot 16, Cherokee Trail Subdivision, Part of Cherokee Valley, PUD, situated in Section 32, Township 1 South, Range 6 West, Desoto County, Mississippi, as recorded in Plat Book 56, page 30 in the office of the Chancery Clerk of Desoto County, Mississippi.

I hereby sell and convey only such title as is vested in me as Trustee.

WITNESS MY SIGNATURE, this the 18th day of December, 2002.


LESLIE B. SHUMAKE, JR.,
TRUSTEE

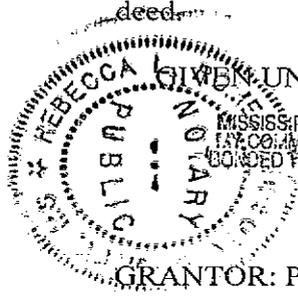
STATE MS. - DESOTO CO. *mc*
FILED *mc*
JAN 6 10 40 AM '03

BK 435 PG 328
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above
County and State, the named LESLIE B. SHUMAKE, JR., Trustee, who acknowledged that he
signed and delivered the above and foregoing Trustee's Deed as his free and voluntary act and
deed.

WITNESSED UNDER MY HAND and official seal of office, this the 17th day of December, 2002.



Rebecca L. Romyedy
NOTARY PUBLIC

GRANTOR: P. O. Box 803, Olive Branch, MS 38654
662-895-5565 662-895-7162

GRANTEE: P. O. Box 789, Tupelo, MS 38802
H-None W-662-678-8000

Prepared by and return to: Les Shumake, Atty., P. O. Box 803, Olive Branch, MS 38654
(662) 895-5565

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 SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Brett Fontenot and wife, Judith Fontenot, did execute a Promissory Note, secured by a Deed of Trust to Bancorpsouth Bank, which is filed of record in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi, in Book 1406 at page 236, as filed on the 7th day of November, 2001.

WHEREAS, J. Patrick Caldwell was named as trustee in said mortgage, and the Beneficiary herein subsequently appointed Leslie B. Shumake, Jr., as Substitute Trustee, by instrument dated September 10, 2002, and filed on September 25, 2002, in Trust Deed Book 1568, Page 601 of the Chancery Clerk's office of DeSoto County, Mississippi.

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 holder of said indebtedness having requested the undersigned Substitute Trustee to execute the Trust and sell said land in accordance with the terms of said Deed of Trust, and

WHEREAS, I, Leslie B. Shumake, Jr., Substitute Trustee under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust and subsequent appointment, will on the 17th day of December, 2002, at public outcry, offer for sale and sell, within legal hours, the hereinafter described property at the East Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, to the highest and best bidder for cash, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 16, Cherokee Trail Subdivision, Part of Cherokee Valley, PUD, situated in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 56, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 16th day of November, 2002.
 LESLIE B. SHUMAKE, JR.
 SUBSTITUTE TRUSTEE
 Nov. 22, 29, Dec. 6, 13, 2002
 Olive Branch, MS 38654
 895-5565

- Volume No. 107 on the 22 day of Nov., 2002
- Volume No. 107 on the 29 day of Nov., 2002
- Volume No. 107 on the 6 day of Dec., 2002
- Volume No. 107 on the 13 day of Dec., 2002
- Volume No. _____ on the _____ day of _____, 2002

 (TITLE) Lisa Fuller

Sworn to and subscribed before me, this _____ day of _____, 2002

BY Judith 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 358 words @ .12 \$ 42.96
- B. 3 subsequent insertions of 1074 words @ .10 \$ 107.40
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 153.36