

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

20-0051-0268532  
Larry Merritt and Stephanie Merritt

**SUBSTITUTED TRUSTEES DEED**

WHEREAS, on September 12, 2001, Larry Merritt and Stephanie Merritt (signed Stephanie Merritt), executed a Deed of Trust to Debera Bridges, Trustee for the benefit of Citifinancial of Mississippi, Inc., which Deed of Trust is filed for record in Book 1380 at Page 713, in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, CITIFINANCIAL OF MISSISSIPPI, INC., appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated August 25, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1811 at Page 455, prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by CITIFINANCIAL OF MISSISSIPPI, INC., to foreclose under the terms of said Deed of Trust, I did on October 9, 2003, during 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 of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

LOT 827, SECTION B, NORTH 1/2, DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 33 AND 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGES 12 AND 15, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. BY FEE SIMPLE DEED FROM ANDREW M. CUOMO, SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C., AS SET FORTH IN DEED BOOK 384, PAGE 723, DATED OCTOBER 30, 2000 AND RECORDED DECEMBER 13, 2000 DESOTO COUNTY RECORDS, STATE OF MISSISSIPPI

STATE MS.-DESOTO CO.  
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Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on September 18, September 25, and October 2, 2003, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, ROBERT JONES, bid for said property in the amount of \$34,601.00, which being the highest and best bid, the same was then and there struck off to ROBERT JONES, and he was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto ROBERT JONES, the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, October 9, 2003.

*J. Gary Massey*

J. Gary Massey, Substituted Trustee.

STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on October 9, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

My commission expires



*Delores Stanton*  
Notary Public

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
601-981-9299  
S&M # 02-2105

GRANTEE'S ADDRESS:

ROBERT JONES  
669 Jones Road  
Coldwater, MS 38618  
662-562-8198  
*901-399-5105*

PREPARED BY:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299

INDEX: LOT 827, SECTION B, NORTH 1/2 DESOTO VILLAGE SUBDIVISION  
SECTION 33 AND 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, Desoto Co., MS

# 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 3 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on September 12, 2001, Larry Merritt and Stephanie Merritt (signed Stephanie Merritt), executed a certain deed of trust to Debra Bridges, Trustee for the benefit of Citifinancial of Mississippi, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1380 at Page 713; and

WHEREAS, CITIFINANCIAL OF MISSISSIPPI, INC., has heretofore substituted J. Gary Massey as Trustee by instrument dated August 25, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1311 at Page 455; 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, CITIFINANCIAL OF MISSISSIPPI, INC., the legal holder of said indebtedness, 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 and for the purpose of raising the sums due thereunder, together with attorneys fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 9, 2003 offer for sale at public outcry and sell 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 of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 827, SECTION B, NORTH 1/2 DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 33 AND 34, TOWNSHIP 8 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGES 12 AND 15, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, BY FEE SIMPLE DEED FROM ANDREW M. CUOMO, SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C. AS SET FORTH IN DEED BOOK 384, PAGE 723, DATED OCTOBER 30, 2000, AND RECORDED DECEMBER 13, 2000 DESOTO COUNTY RECORDS, STATE OF MISSISSIPPI

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

WITNESS MY SIGNATURE on this 15th day of September, 2003.

J. Gary Massey  
 SUBSTITUTED TRUSTEE  
 Shoppo & Massey, L.L.P.  
 1910 Lakeland Drive, Suite B  
 Jackson, MS 39216  
 (601) 981-9299

Publication Dates:  
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 October 2, 2003

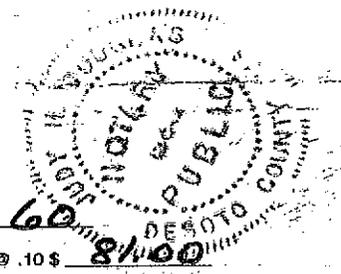
- Volume No. 108 on the 18 day of Sept., 2003
- Volume No. 108 on the 25 day of Sept., 2003
- Volume No. 108 on the 2 day of Oct., 2003
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2003
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2003

Diane Smith

Sworn to and subscribed before me, this 2 day of Oct., 2003

BY Judith M. Douglas

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
 MY COMMISSION EXPIRES AUG 25, 2006  
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