

Prepared by:  
Rural Development  
3260 Hwy. 51 S.  
Hernando, MS 429-8687  
Return to: 38632  
Grantee

SUBSTITUTE TRUSTEE'S DEED

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	DATE EXECUTED	TRUST DEED BOOK	PAGE
Jerry W. Waldrop Pamela T. Waldrop	August 26, 1983	302	657
William E. Crouch and wife, Patricia K. Crouch	July 6, 1988	442	424

The indebtedness secured by the Deed of Trust dated August 26, 1983 and executed by Jerry W. Waldrop and Pamela T. Waldrop was assumed by William E. Crouch and Patricia K. Crouch by Warranty Deed and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 205 at Page 750 and with Assumption Agreement dated July 6, 1988.

The indebtedness secured by the Deed of Trust dated July 6, 1988, and executed by William E. Crouch and Patricia K. Crouch was assumed by Curtis L. Crouch by Warranty Deed dated January 5, 1999 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 345 at Page 433 and with Assumption Agreement dated January 7, 1997.

The indebtedness secured by the Deed of Trust dated July 6, 1988, and executed by William E. Crouch and Patricia K. Crouch was subsequently assumed by Bonnie J. Crouch by Quitclaim Deed dated June 20, 2001 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 395 at Page 37 and with Assumption Agreement dated July 26, 2001.

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-Tribune, a newspaper published in the City of Olive Branch, said County and State, and on January 29, 2009, posted alike notice on the

bulletin board of the County Courthouse in **Hernando**, Mississippi, that certain lands herein after described would on **February 23, 2009**, 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 **January 29, February 5, February 12, and February 19, 2009**.

And said lands having been sold by said Substitute Trustee on **February 23, 2009**, 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 Brian J. Moore, having been the highest bidder therefore and having bid the sum of Thirty-two thousand, two-hundred, seventy-three Dollars (\$32,273.00), the said Brian J. Moore was duly declared the purchaser thereof.

NOW, THEREFORE, in consideration of the sum so bid, I, **Johnny M. Shell**, as Substitute Trustee, do hereby convey and sell to the said Brian J. Moore, 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, **Johnny M. Shell**, 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 24th day of February, 2009.



**Johnny M. Shell**  
Substitute Trustee  
Duly authorized to act in the premises by instrument dated **June 9, 2008** and recorded in Book G- 1, Page 38 of the records of the aforesaid County and State.



Lot 103, Chateau Ridge Subdivision, located in Section 11, Township 2, Range 6, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI            )  
  )SS:  
COUNTY OF DESOTO            )

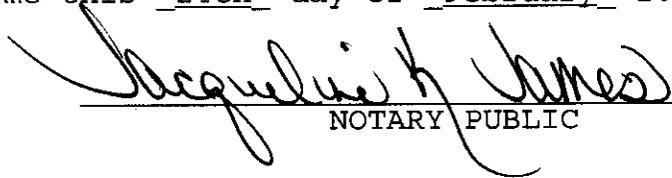
Johnny M. Shell, being first duly sworn on oath, deposes and says that on **January 29, 2009**, as **Substitute Trustee**, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in **Hernando**, Mississippi; that further, he was authorized 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 11:00 AM on **February 23, 2009**, 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 Brian J. Moore for the sum of \$ \$32,273.00, 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.



\_\_\_\_\_  
Johnny M. Shell



Subscribed and sworn to before me this 24th day of February 2009.

  
\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

September 18, 2010

# DESOTO TIMES-TRIBUNE

## 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-Tribune, 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, by and through its Executive and Legislative Branches, has authorized the Secretary of the Interior to sell certain lands owned by the United States and lying within the boundaries of the State of Mississippi, 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  
Jerry W. Waldrop  
Patricia T. Waldrop  
DATE EXECUTED  
August 28, 1988  
TRUST DEED BOOK  
302  
PAGE  
657

GRANTORS  
William E. Crouch and wife,  
Patricia K. Crouch  
DATE EXECUTED  
July 6, 1988  
TRUST DEED BOOK  
442  
PAGE  
424

- Volume No. 114 on the 29 day of Jan., 2009
- Volume No. 114 on the 5 day of Feb., 2009
- Volume No. 114 on the 12 day of Feb., 2009
- Volume No. 114 on the 19 day of Feb., 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Diane Smith

The indebtedness secured by the Deed of Trust dated August 28, 1988, and executed by Jerry W. Waldrop and Patricia T. Waldrop, was assumed by William E. Crouch and Patricia K. Crouch, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 302 at Page 657, and with Assumption Agreement dated July 6, 1988.

The indebtedness secured by the Deed of Trust dated July 6, 1988, and executed by William E. Crouch and Patricia K. Crouch, was assumed by Curtie L. Crouch by Warranty Deed dated January 5, 1989 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 345 at Page 433, and with Assumption Agreement dated January 7, 1989.

The indebtedness secured by the Deed of Trust dated July 6, 1988, and executed by William E. Crouch and Patricia K. Crouch, was subsequently assumed by Bonnie J. Crouch by Warranty Deed dated June 20, 2001 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 302 at Page 67, and with Assumption Agreement dated July 28, 2001.

Sworn to and subscribed before me, this 19 day of Feb., 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



- A. Single first insertion of 558 words @ .12 \$ 66.96
  - B. 3 subsequent insertions of 1674 words @ .10 \$ 167.40
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 237.36

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 to substitute thereon a public auction in accordance with the statutes made and provided therefor.

THESE facts, which are hereby sworn to, are true and correct, and I have read and provided therefor the said deed(s) of trust will be foreclosed and the property offered hereby and hereafter described will be sold at public auction in the highest bidder for cash at the East front door of the County Courthouse in the city of Hernando, Mississippi, in the aforesaid County and will sell within legal hours from 10:00 AM to 4:00 PM on February 23, 2009, to satisfy the indebtedness and the interest thereon by said deed(s) of trust, which life as I will personally supervise the sale.

The trustees to be sold are:  
Lot 103, Chateau Ridge Subdivision, located in Section 11, Township 2 N, Range 6 E, DeSoto County, Mississippi, as shown on the plat of said subdivision, recorded in Deed Record Book 302, at Page 657, and with Assumption Agreement dated July 28, 2001.

Duly authorized to act in the name of the Beneficiary, said instrument dated June 9, 2008, and recorded in Deed Record Book 361, Page 36, of the County of Desoto, Mississippi, and the aforesaid County of Desoto, Mississippi, 2/12/09 & 2/19/09.