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PREPARED BY AND RETURN TO:  
Barry W. Bridgforth, Jr. #9797  
BRIDGFORTH & BUNTIN, PLLC  
5293 Getwell Road  
Southaven, MS 38672  
Phone: 662-393-4450

Indexing Instructions: Lot 80, Section "A", Southaven S/D, S14, T1S, R8W, Plat Book 2, Page 4-5,  
DeSoto County, Mississippi

**SUBSTITUTE TRUSTEE'S DEED**  
(Cover Page)

**BARRY W. BRIDGFORTH, JR.,**  
Substitute Trustee  
5293 Getwell Road  
Southaven, MS 38672  
Work: 662-393-4450  
Home: N/A

to

**MERCHANTS & FARMERS BANK**  
P. O. Box 1847  
Madison, MS 39130-1847  
Work: 601-605-4617  
Home: N/A

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PREPARED BY AND RETURN TO:  
BARRY W. BRIDGFORTH, JR. #9797  
5293 GETWELL ROAD  
SOUTHAVEN, MS 38672  
(662) 393-4450

### SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 13th day of November, 2008, a Deed of Trust ("Deed of Trust") was executed by **John B. Caldwell** to L. Scott Pickle as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2979 at Page 21; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3155 at Page 58 thereof; 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 Substitute Trustee to execute the trust and sell said land in accordance with the terms of the 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 Times-Tribune, a newspaper published in DeSoto County, Mississippi in the June 24, July 1, July 8, and July 15, 2010, issues of said newspaper advertising the sale of the property for July 16, 2010, as is shown on the proof of publication attached hereto, and by

posting a copy of said notice on the bulletin board in the courthouse for DeSoto County, Mississippi, situated in the City of Hernando, Mississippi; 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 of DeSoto County, Mississippi, situated in Hernando, Mississippi; and

WHEREAS, there appeared at the sale Merchants & Farmers Bank who bid the sum of \$25,000.00, and said bid was declared by the undersigned Substitute Trustee to be the highest and best bid and the property was struck off and sold to Merchant & Farmers Bank for said amount and said bidder was declared the purchaser thereof.

NOW, THEREFORE, the undersigned Substitute Trustee, in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said Merchants & Farmers Bank the following real estate situated and located in DeSoto County, Mississippi, to-wit:

Lot 80, Section "A", Southaven Subdivision, situated in Section 14, Township 1 South, Range 8 West, as per plat of record in Plat Book 2, Pages 4-5, Chancery Clerk's Office 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 Barry W. Bridgforth, Jr., Substitute Trustee, this the 16<sup>th</sup> day of July, 2010.

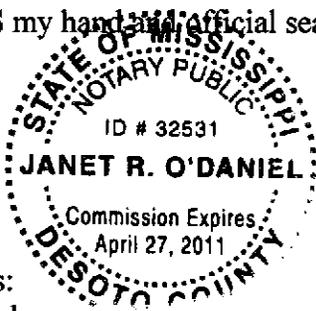
  
\_\_\_\_\_  
BARRY W. BRIDGFORTH, JR.,  
Substitute Trustee

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said County and State, on this the 16<sup>th</sup> day of July, 2010, within my jurisdiction, the within named **Barry W. Bridgforth, Jr.**, who acknowledged that as Substitute Trustee and in said representative capacity he executed the above and foregoing instrument after first having been duly authorized so to do.

WITNESS my hand and official seal of office this 16<sup>th</sup> day of July, 2010.

(Seal)



*Janet R. O'Daniel*  
\_\_\_\_\_  
Notary Public

Grantor's Address:  
5293 Getwell Road  
Southaven, MS 38672  
Work: 662-393-4450  
Home: N/A

Grantee's Address:  
P. O. Box 1847  
Madison, MS 39130-1847  
Work: 601-605-4617  
Home: N/A

# 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:

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on the 13th day of November, 2006, a Deed of Trust was executed by John B. Caldwell to L. Scott Pickle, as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2979, Page 21; and

WHEREAS, under the terms of said Deed of Trust Merchants & Farmers Bank is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Substitute Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3155, Page 58 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Barry W. Bridgforth, Jr., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Friday, July 16, 2010, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 80, Section "A", Southaven Subdivision, in Section 14, Township 1 South, Range 8 West, as per plat of record in Plat Book 2, Page 4-5, Chancery Clerk's Office of DeSoto County, Mississippi.

Volume No. 115 on the 24 day of June, 2010  
Volume No. 115 on the 1 day of July, 2010  
Volume No. 115 on the 8 day of July, 2010  
Volume No. 115 on the 15 day of July, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this 18th day of June, 2010.

Barry W. Bridgforth, Jr.  
Substitute Trustee  
PREPARED BY:  
Bridgforth & Buntin, PLLC  
Barry W. Bridgforth, Jr., #9797  
P.O. Box 241  
Southaven, MS 38671  
(662) 393-4450  
PUBLISH: June 24, July 1, July 8, and July 15, 2010

Diane Smith

Sworn to and subscribed before me, this 15 day of July, 2010

BY Judy 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 401 words @ .12 \$ 48.12  
B. 3 subsequent insertions of 1203 words @ .10 \$ 120.30  
C. Making proof of publication and depositing to same \$ 3.00  
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