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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPACE ABOVE THIS LINE IS FOR RECORDING PURPOSES ONLY

PREPARED BY AND RETURN TO:
BARRY W. BRIDGFORTH, JR., #9797
BRIDGFORTH & BUNTIN, PLLC
5293 GETWELL ROAD
SOUTHAVEN, MS 38672
(662)393-4460

Indexing Instructions: Lot 3, Section A, Kentwood S/D, S3, T2S, R8W, Plat Book 39, Pages 4-5; Lot 55, Section B, Kentwood S/D, S3, T2S, R8W, Plat Book 39, Pages 6-7; Lot 61, Section B, Kentwood S/D, S3, T2S, R8W, Plat Book 39, Pages 6-7; Lot 158, Section F, Kentwood S/D, S3, T2S, R8W, Plat Book 40, Page 45; Lot 169, Section H, Kentwood S/D, S3, T2S, R8W, Plat Book 41, Page 45; Lot 182, Section H, Kentwood S/D, S3, T2S, R8W, Plat Book 41, Page 45; Lot 187, Section H, Kentwood S/D, S3, T2S R8W, Plat Book 41, Page 45; Lot 188, Section H, Kentwood S/D, S3, T2S, R8W, Plat Book 41, Page 45; Lot 192, Section H, Kentwood S/D, S3, T2S, R8W, Plat Book 41, Page 45; Lot 194, Section H, Kentwood S/D, S3, T2S, R8W, Plat Book 41, Page 45;
LESS AND EXCEPT Lot 158, Section F, Kentwood S/D, S3, T2S, R8W, Plat Book 40, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

SUBSTITUTE TRUSTEE'S DEED
(Cover Page)

Barry W. Bridgforth, Jr.,
Substitute Trustee, Grantor
5293 Getwell Road
Southaven, MS 38672
Work: 662-393-4450
Home: N/A

to

Farmers Bank & Trust Company, Grantee
P. O. Box 250
Magnolia, AR 71754
Work: 870-235-7000
Home: N/A

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 8th day of August, 2008, a Deed of Trust ("Deed of Trust") was executed by **BRADFORD W. RAINEY (a/k/a Brad Rainey)** to A. J. Reed as Trustee for Farmers Bank & Trust Company, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,935 at Page 185, 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 3,245 at Page 460 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.

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 February 24, March 3, March 10, and March 17, 2011, issues of said newspaper advertising the sale of the property for Friday, March 18, 2011, 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 Farmers Bank & Trust Company who bid the sum of \$405,000.00, 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 Farmers Bank & Trust Company 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 the said Farmers Bank & Trust Company the following real estate situated and located in DeSoto County, Mississippi, to-wit:

Lot 3, Section "A", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 39, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 55, Section "B", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 39, Pages 6-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 61, Section "B", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 39, Pages 6-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 158, Section "F", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 40, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 169, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 182, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 187, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 188, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

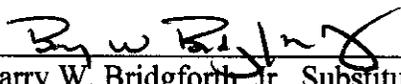
Lot 192, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 194, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

LESS AND EXCEPT Lot 158, Section "F", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 40, Page 45, in the office of the Chancery Clerk 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.

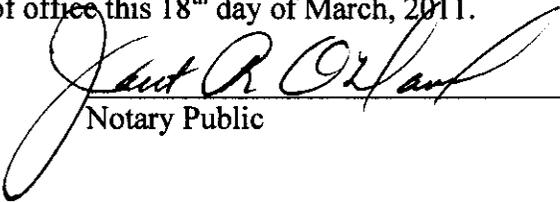
WITNESS the signature of Barry W. Bridgforth, Jr., Substitute Trustee, this the 18th day of March, 2011.

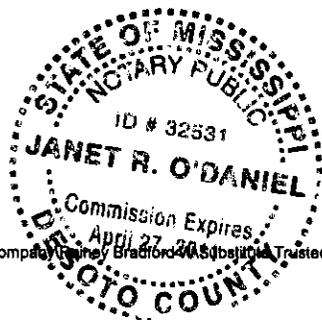

Barry W. Bridgforth, Jr., Substitute Trustee

PERSONALLY appeared before me, the undersigned authority in and for the said County and State, on this the 18th day of March, 2011, 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 18th day of March, 2011.

(Seal)


Notary Public



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 8th day of August, 2008, a Deed of Trust was executed by BRADFORD W. RAINEY (a/k/a Brad Rainey) to A. J. Reed as Trustee for Farmers Bank & Trust Company, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,935 at Page 185, and

WHEREAS, under the terms of said Deed of Trust, Farmers Bank & Trust Company is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed 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 3,245 at Page 460 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 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, the 18th day of March, 2011, 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 3, Section "A", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto Mississippi, as

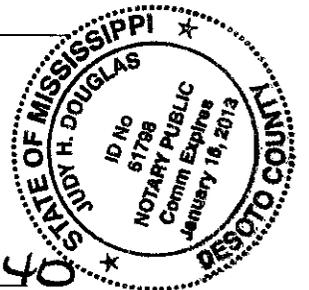
- Volume No. 116 on the 24 day of Feb., 2011
- Volume No. 116 on the 3 day of Mar., 2011
- Volume No. 116 on the 10 day of Mar., 2011
- Volume No. 116 on the 17 day of Mar., 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 17 day of Mar., 2011

BY Judith 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 788 words @ .12 \$ 94.56
 - B. 3 subsequent insertions of 2364 words @ .10 \$ 236.40
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 333.96

Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 55, Section "B", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 39, Pages 6-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 81, Section "B", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 39, Pages 6-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 158, Section "F", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 40, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 169, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 182, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 187, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 188, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 192, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Lot 194, Section "H", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

LESS AND EXCEPT Lot 158, Section "F", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 40, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 17th day of February, 2011.

/s/ Barry W. Bridgforth
BARRY W. BRIDGFORTH, JR.,
Substitute Trustee
PREPARED BY:
Barry W. Bridgforth, Jr. MSB
#9797
5293 Getwell Road
Southaven, MS 38672
(662) 393-4450

PUBLISH: February 24,
March 3, March 10, and
March 17, 2011