

5/31/11 8:30:29 SS  
DK W BK 658 PG 286 JS  
DESOTO COUNTY, MS JS  
W.E. DAVIS, CH CLERK

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SPACE ABOVE THIS LINE IS FOR RECORDING DATA

**SUBSTITUTE TRUSTEE'S DEED**

**GRANTOR:**

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

**GRANTEE:**

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

**INDEXING INSTRUCTIONS:** Lot 1693, Section F, Southaven West S/D, S22, T1S, R8W, Plat Book 3,  
Pages 29-30

**PREPARED BY:**

**Barry W. Bridgforth, Jr.**  
**BRIDGFORTH & BUNTIN, PLLC**  
5293 Getwell Road  
Southaven, MS 38672  
Business: 662-393-4450  
Home: N/A  
MS Bar No. 9797

**RETURN TO:** 

**Barry W. Bridgforth, Jr.**  
**BRIDGFORTH & BUNTIN, PLLC**  
5293 Getwell Road  
Southaven, MS 38672  
Business: 662-393-4450  
Home: N/A

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on the 12th day of December, 2006, a Deed of Trust ("Deed of Trust") was executed by **CHARLES W. CARTER AND GLENN S. STROUPE** 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 2625, Page 409; 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 3288, Page 361, and re-recorded in Book 3292, Page 325; 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 April 26, May 3, May 10, and May 17, 2011, issues of said newspaper advertising the sale of the property for Wednesday, May 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

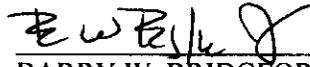
WHEREAS, there appeared at the sale Merchants & Farmers Bank, who bid the sum of \$69,906.32, and said bid was declared by the undersigned Substitute Trustee to be the highest and best bid and the property was struck off and sold to Merchants & Farmers Bank for said amount and said bidder was declared 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 1693, Section F, Southaven West Subdivision, Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 3, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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 May, 2011.



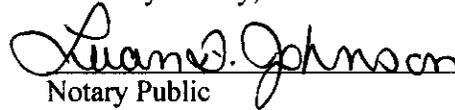
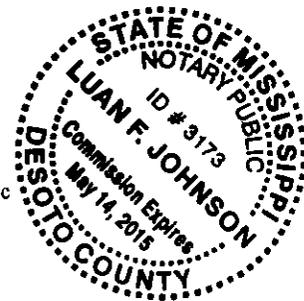
BARRY W. BRIDGFORTH, JR.  
Substitute Trustee

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said County and State, on this the 18th day of May, 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 18<sup>th</sup> day of May, 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 12th day of December, 2006, a Deed of Trust was executed by CHARLES W. CARTER and GLENN S. STROUPE, 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 2625, Page 409, and modified by Modification of Deed of Trust recorded in Book 2889, Page 11; 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 3,288, Page 361, and re-recorded in Book 3,292, Page 325 thereof; and

WHEREAS, ~~by 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 1:00 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 Wednesday, May 18, 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:

- Volume No. 116 on the 26 day of April, 2011
- Volume No. 116 on the 3 day of May, 2011
- Volume No. 116 on the 10 day of May, 2011
- Volume No. 116 on the 17 day of May, 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Lot 1693, Section F, Southaven West Subdivision, Section 22, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 3, Pages 29-30, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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 19th day of April, 2011.

BARRY W. BRIDGFORTH, JR., Substitute Trustee

PREPARED BY:  
Barry W. Bridgforth, Jr. MSB #9797

5293 Getwell Road  
Southaven, MS 38672  
(662) 393-4450

PUBLISH: April 26, May 3, May 10, and May 17, 2011

Diane Smith

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

BY Judy Douegas

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



A. Single first insertion of 440 words @ .12 \$ 52.80  
 B. 3 subsequent insertions of 1320 words @ .10 \$ 132.00  
 C. Making proof of publication and depositing to same \$ 3.00  
 TOTAL PUBLISHER'S FEE: \$ 187.80