

BE IT REMEMBERED that the Board of Supervisors of Clay County, Mississippi, met at the Courthouse in West Point, MS, on the 22nd day of June, 2017, at 9 00 a m , and present were Lynn Horton, Luke Lummus, R. B Davis, Shelton Deanes, President, and Joe Chandler Also present were Amy G Berry, Chancery Clerk and Clerk to the Board, Angela Turner-Ford, Board Attorney, and Eddie Scott, Sheriff of Clay County, when and where the following proceedings were as determined to wit,

NO _____

**IN THE MATTER OF ADOPTING AND AMENDING THE AGENDA FOR THE
BOARD OF SUPERVISORS MEETING HELD ON JUNE 22, 2017**

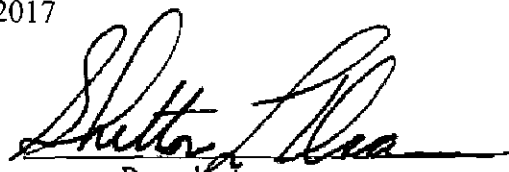
There came on this day for consideration the matter of adopting the agenda for the Board of Supervisors meeting held on June 22, 2017

It appears to this Board the following items need to be considered and discussed further, to wit,

- Tyler Ackers regarding Colonial Life Insurance
- Executive Sessions regarding potential litigation
- Shelton Deanes regarding TRVWMD the clean out of Hog Pen Creek

After motion by Joe Chandler and second by Lynn Horton this Board doth vote unanimously to adopt the agenda as presented and to adopt the agenda as amended as attached hereto as Exhibit A

SO ORDERED this the 22nd day of June, 2017


President

**Clay County Board of Supervisors
Agenda for Meeting Held
Thursday, June 22, 2017 at 9 00 a m**

- ~~•~~ Call to Order
- ~~•~~ Welcome and Prayer
- ~~•~~ Adopt and Amend the Agenda
- ~~•~~ Joey Deason, GTR LINK
 - ~~○~~ EMCC Communiversity Project Resolutions
- ~~•~~ Dr Raspberry-
 - ~~○~~ Community Development Educational and Training
- ~~•~~ Paige Lamkin
 - ~~○~~ Tax Exempt Status Approval
 - ~~○~~ Amended Homestead Exemption Application
 - ~~○~~ Request to delete TX082 (Typewriter) from the Fixed Asset Ledger
- ~~•~~ Authorize and Approve the Certification Reversing the one of the Homestead Exemption Disallowance Objections submitted to MS Dept of Revenue for year 2016
- ~~•~~ Authorize and approve the Constables net monthly gross income fee for the month of June 2017
- ~~•~~ Authorize and approve travel for Deputy Chancery Clerks Vicki Ray and Nikki Cude to travel to attend MS Domestic Violence Protection Order Registry Training Classes as hosted by the MS Attorney General's Office
- Open Bids for the sale of \$60,000 General Obligation Notes for District Four to construct a Community Center in Una
- Shaffer Family
 - Regarding Petition and the status of the Siloam/Una Bridge
- Request to go into Executive Session as allowed under Section 25-41-7 of the Mississippi Code to discuss potential litigation matter
- Recess until Wednesday, July 5, 2017 at 9 00 a m

Amendments

**AMENDED AND RESTATED INTERLOCAL COOPERATION AGREEMENT AMONG
EAST MISSISSIPPI COMMUNITY COLLEGE, CLAY COUNTY, MISSISSIPPI,
LOWNDES COUNTY, MISSISSIPPI AND OKTIBBEHA COUNTY, MISSISSIPPI**

This Amended and Restated Interlocal Cooperation Agreement (this "Agreement") dated effective as of the 22nd day of June, 2017, is entered into by and among East Mississippi Community College, acting by and through its Board of Trustees ("EMCC"), Clay County, Mississippi, acting by and through its Board of Supervisors ("Clay"), Lowndes County, Mississippi, acting by and through its Board of Supervisors ("Lowndes") and Oktibbeha County, Mississippi, acting by and through its Board of Supervisors ("Oktibbeha," and together with Clay and Lowndes, each a "County" and collectively, the "Counties" and the Counties, together with EMCC, shall each be referred to herein as a "Party" and collectively as the "Parties")

R E C I T A L S

WHEREAS, during the past several years, the tri-county area commonly known as Mississippi's Golden Triangle area (the "Golden Triangle"), which area includes the Counties, has attracted several new businesses, including several large manufacturers, to locate in the Golden Triangle, and induced several existing businesses to expand their operations resulting in the creation of new jobs, additional tax revenues and other economic benefits in the counties and municipalities comprising such Golden Triangle,

WHEREAS, the location of new businesses and the expansion of existing businesses in the Golden Triangle have created a need for a workforce trained to work in a technology-driven manufacturing environment,

WHEREAS, the Golden Triangle Campus of EMCC at Mayhew has committed to construct a new state-of-the-art facility within the Golden Triangle to be known as the Golden Triangle Center for Manufacturing Technology Excellence 2.0 and/or the Communiversity (the "Project"), the cost of construction of which is estimated to be approximately \$42.6 million,

WHEREAS, one of the primary purposes of the Project will be to train EMCC students for employment in a technology-driven manufacturing environment,

WHEREAS, in order to finance a portion of the construction of the Project, EMCC may issue bonds in an amount sufficient to net Thirteen Million Five Hundred Thousand and 00/100 Dollars (\$13,500,000.00) to pay for a portion of the costs to construct the Project (i.e., such bond will be in an amount sufficient to provide \$13,500,000.00 directly to the construction of the Project, to pay costs of issuance, to fund any interest reserves and to pay any similar costs and/or fund any additional accounts that the bond purchaser may require) (the "Project Bonds") Sections

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31-25-27 and 37-29-103 of the Mississippi Code of 1972, as amended (the Code”), such Project Bonds to mature twenty (20) years after the issue date (the “Project Bond Term”),

WHEREAS, the Counties’ desire to assist EMCC with the payment of interest payable each interest period, plus scheduled annual or semi-annual principal amortization payments (but excluding any prepayment thereof) on the Project Bonds (collectively, the “Debt Service”),

WHEREAS, in July, 2014, the Parties executed an interlocal agreement which set forth the terms by which the Counties agreed to assist EMCC with the payment of Debt Service on the Project Bonds (the “Original Interlocal Agreement”),

WHEREAS, as of the date of this Agreement, the Project Bonds have not yet been issued by EMCC,

WHEREAS, since the execution of the Original Interlocal Agreement and prior to the issuance of the Project Bonds, the Parties determined that annual ad valorem tax millage calculation for each County set forth in the Original Interlocal Agreement, which amounts were expressed as fixed, annual sums, will not correctly yield the annual proceeds desired by the Parties to be contributed by each County to pay the associated annual Debt Service on the Project Bonds

WHEREAS, the Parties therefore desire to amend and restate the Original Interlocal Agreement to supercede the Original Interlocal Agreement and any other prior written or oral agreements among the Parties, if any, regarding the Project Bonds, and to set forth the amended terms by which the Counties will assist EMCC with the payment of Debt Service on the Project Bonds

NOW, THEREFORE, for and in consideration of the mutual covenants, promises and agreements contained herein, and other good and valuable consideration, the Parties agree as follows

1 Tax Millage Increases Each County hereby agrees to approve ad valorem tax millage increases, as necessary, on property within such County for the benefit of EMCC pursuant to Section 37-29-141 of the Code in an amount sufficient to generate incremental ad valorem tax revenues in an amount equal to no less than the following pro rata portions of the annual Debt Service for the Project Bonds for each year of the Project Bond Term (the “Required Millage”), such amounts to be used by EMCC solely for the purpose of paying debt service on the Project Bonds

Clay- 7.4075% of the annual Debt Service on the Project Bonds,

Lowndes- 7.40740% of the annual Debt Service on the Project Bonds, and

2 Request to Remove Millage The Parties acknowledge that an initial tax millage increase for the benefit of EMCC to fund a portion of the annual Debt Service payments due on the Project Bonds will be necessary during the first year of this Agreement in each County to satisfy such County's Required Millage obligations described in Section 1 hereof, but for each year thereafter, as property values likely increase and interest payments on the Project Bonds likely decrease, each County shall have the right to reduce such County's Required Millage to the extent such reduced Required Millage still results in the annual incremental ad valorem tax revenue required by Section 1 hereof. EMCC hereby acknowledges and agrees that, during any year of the Project Bond Term, each County may adjust the Required Millage within such County, including decreases to the then current Required Millage, provided, however, that any such adjustments shall continue to satisfy such County's annual incremental ad valorem tax revenue requirements set forth in Section 1 hereof. In consideration of the foregoing and by executing this Agreement, EMCC is hereby deemed to request and consent to such subsequent adjustments to the Required Millage, including decreases to the then current Required Millage to the extent that such reduction continues to satisfy the annual incremental ad valorem tax revenue requirements set forth in Section 1 hereof, in accordance with Section 37-29-141 of the Code, and EMCC further agrees to, at the request of any County, make such subsequent request in writing to adjust the Required Millage directly to said County. Within thirty (30) days following the final payment by EMCC of all Debt Service due on the Project Bonds, EMCC shall submit a request to the respective Board of Supervisors for each County to reduce the tax millage set aside for the benefit of EMCC by amounts equal to the then current Required Millage in each County in accordance with Section 37-29-141 of the Code.

3 Duration This Agreement shall remain in full force and effect until EMCC has satisfied its obligations under Section 2 of this Agreement, at which time it will automatically terminate, unless earlier terminated by written agreement of the Parties.

4 No Future Funding Required EMCC hereby represents and warrants that EMCC has or will have sufficient funds to construct the Project and to operate the Project at all times after its completion without the need for any additional funding from the Counties in connection with the Project except for those funds as provided for in Section 1 hereof.

5 Future Legislation The Parties understand and agree that, while the Parties have the authority to enter into an agreement such as this Agreement, any such agreement may be subject to the general laws of the State of Mississippi which permit a subsequent board of the Party (evidenced by a change in the identity of more than half of the board members in office on the date hereof) to void such an agreement. Consequently, the Parties hereto further understand and agree that one or more local and private bills or general law bills may be submitted to the Mississippi Legislature for consideration thereby, which bill or bills shall be intended to authorize

the entering into by the Parties of this Agreement for no less than the full term hereof, and the boards of the Parties, by authorizing the execution and delivery of this Agreement by the Parties, hereby agree to ratify this Agreement following the enactment of any such bill by the Mississippi Legislature to the extent authorized by applicable law

6 Amendment. The parties hereto may amend, modify or supplement this Agreement in such manner as may be agreed upon, but only by an instrument in writing executed by all of the Parties

7 Headings and Construction. Section and subsection headings in this Agreement are included for convenience of reference only and shall not constitute a part of this Agreement for any other purpose or be given any substantive effect. Wherever required by the context of the Agreement, the masculine, feminine and neuter gender shall each include the other. The meanings given to terms defined herein shall be equally applicable to both the singular and plural forms of such terms. The words "hereof," "herein," "hereto" and "hereunder" and words of similar import when used in this Agreement shall refer to this Agreement as a whole and not to any particular provision of this Agreement, and Section references are to the specific provisions of this Agreement unless otherwise specified. The words "include," "includes" and "including," and words of similar import, shall not be limiting and shall be deemed to be followed by the phrase "without limitation." Unless the context clearly requires otherwise, when used herein the term "or" shall not be exclusive and shall be deemed to mean "and/or"

8 Successors and Assigns. This Agreement shall be binding upon the Parties and their respective successors, assigns, executors, administrators and others in privity

9 Counterparts. This Agreement and any amendments, waivers, or supplements may be executed in any number of counterparts and by different Parties in separate counterparts, each of which when so executed and delivered shall be deemed an original, but all such counterparts together shall constitute but one and the same instrument. This Agreement may also be executed by facsimile or electronic transmission and each facsimile or electronically transmitted signature hereto shall be deemed for all purposes to be an original signatory page

10 Additional Documents. The Parties agree to execute and deliver such additional documents and instruments that are reasonably necessary or appropriate to enforce, effectuate, further the purposes of this Agreement or otherwise carry out its terms

11 Entire Agreement. This Agreement supercedes all previous contracts and constitutes the entire Agreement between the Parties respecting the subject matter, and no oral statements or prior written material not specifically incorporated in this Agreement shall be of any force and effect

12 Authority and Consents Each Party represents and warrants to the other Parties that it has the right, power, legal capacity and authority to enter into this Agreement, and to perform its obligations under this Agreement, and no approvals or consents of any persons not a party hereto are necessary in connection therewith. The execution and delivery of this Agreement has been duly authorized by all necessary corporate or governing body action, as applicable, on behalf of each party. This Agreement has been duly and validly executed and delivered by each party hereto to the other, and constitutes the legal, valid and binding agreement of each party and is enforceable in accordance with its terms.

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IN WITNESS WHEREOF, the undersigned have each caused this Amended and Restated Interlocal Agreement to be executed with full authority so to do

EAST MISSISSIPPI COMMUNITY COLLEGE

By _____
Print Name Dr Thomas Huebner
Title President

[East Mississippi Community College Signature Page to Interlocal Agreement between East Mississippi Community College, Lowndes County, Oktibbeha County and Clay County regarding the CMTE 2.0 (aka the Communiversity)]

LOWNDES COUNTY, MISSISSIPPI

Print Name Lisa Neese
Title Clerk, Board of Supervisors

By _____
Print Name Harry Sanders
Title President, Board of Supervisors

SEAL

[Lowndes County Signature Page to Interlocal Agreement between East Mississippi Community College, Lowndes County, Oktibbeha County and Clay County regarding the CMTE 2 0 (aka the Communiversity)]

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OKTIBBEHA COUNTY, MISSISSIPPI

Print Name Sharon Livingston
Title Clerk, Board of Supervisors

By _____
Print Name Orlando Trainer
Title President, Board of Supervisors

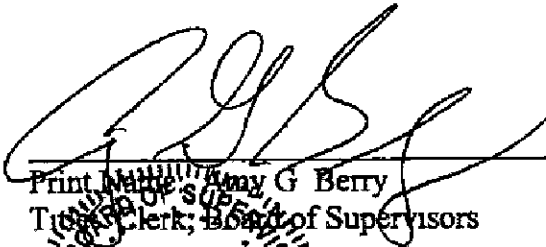
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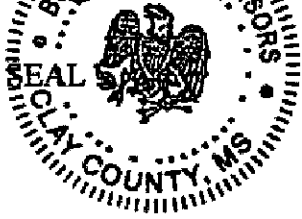
[Okibbeha County Signature Page to Interlocal Agreement between East Mississippi Community College, Lowndes County, Okibbeha County and Clay County regarding the CMTE 2 0 (aka the Communiversity)]

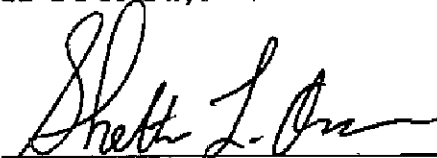
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CLAY COUNTY, MISSISSIPPI


Print Name Amy G Berry
Title Clerk; Board of Supervisors



By 
Print Name Shelton Deanes
Title President, Board of Supervisors

[Clay County Signature Page to Interlocal Agreement between East Mississippi Community College, Lowndes County, Oktibbeha County and Clay County regarding the CMTE 2 0 (aka the Communiversity)]

RESOLUTION OF THE BOARD OF SUPERVISORS OF CLAY COUNTY,
MISSISSIPPI, AUTHORIZING A MILLAGE INCREASE FOR THE BENEFIT
OF EAST MISSISSIPPI COMMUNITY COLLEGE AND THE EXECUTION
OF AN AMENDED AND RESTATED INTERLOCAL AGREEMENT

The Board of Supervisors (the "Board") of Clay County, Mississippi ("County") hereby finds, adjudicates and determines as follows

1 WHEREAS, during the past several years, the tri-county area commonly known as Mississippi's Golden Triangle area (the "Golden Triangle"), which area includes the County, has attracted several new businesses, including several large manufacturers, to locate in the Golden Triangle, and induced several existing businesses to expand their operations resulting in the creation of new jobs, additional tax revenues and other economic benefits in the counties and municipalities comprising such Golden Triangle

2 WHEREAS, the location of new businesses and the expansion of existing businesses in the Golden Triangle have created a need for a workforce trained to work in a technology-driven manufacturing environment

3 WHEREAS, the Golden Triangle campus of East Mississippi Community College at Mayhew ("EMCC") has committed to construct a new state-of-the-art facility within the Golden Triangle to be known as the Golden Triangle Center for Manufacturing Technology Excellence 2.0 and/or the Community (the "Project"), the cost of construction of which is estimated to be approximately \$42.6 million

4 WHEREAS, one of the primary purposes of the Project will be to train EMCC students for employment in a technology-driven manufacturing environment,

5 WHEREAS, in order to finance a portion of the construction of the Project, EMCC may issue bonds in an amount sufficient to net Thirteen Million Five Hundred Thousand and 00/100 Dollars (\$13,500,000 00) to pay for a portion of the costs to construct the Project (i.e., such bond will be in an amount sufficient to provide \$13,500,000 00 directly to the construction of the Project, to pay costs of issuance, to fund any interest reserves and to pay any similar costs and/or fund any additional accounts that the bond purchaser may require) (the "Project Bonds") Sections 31-25-27 and/or 37-29-103 of the Mississippi Code of 1972, as amended (the "Code"), such Project Bonds to mature twenty (20) years after the issue date (the "Project Bond Term"),

6 WHEREAS, in order to ensure the support and cooperation of the various local governments within the Golden Triangle, the Board adopted a resolution on July 10, 2014, approving, among other things, an interlocal agreement between the County, Lowndes County, Oktobbeha County (collectively, the "Counties") and EMCC (the "Original Interlocal Agreement"), which agreement set forth the terms by which the Counties agreed to assist EMCC with the payment of interest payable each interest period, plus scheduled annual or semi-annual principal amortization payments (but excluding any prepayment thereof) on the Project Bonds (collectively, the "Debt Service")

7 WHEREAS, as of the date of this Agreement, the Project Bonds have not yet been issued by EMCC,

8 WHEREAS, since the execution of the Original Interlocal Agreement and prior to the issuance of the Project Bonds, the Counties and EMCC determined that that annual ad valorem tax millage calculation for each of the Counties set forth in the Original Interlocal

Agreement, which amounts were expressed as fixed, annual sums, will not correctly yield the annual proceeds desired by the Counties to be contributed by each County to pay the associated annual Debt Service on the Project Bonds,

9 WHEREAS, in order promote the training of a workforce with the skills necessary to work in a technology-driven manufacturing environment and to assist EMCC with the payment of annual Debt Service on the Project Bonds, the Board now finds and determines that it would be in the best interest of the County and its citizens for the Board to (a) approve and execute an Amended and Restated Interlocal Agreement for and on behalf of the County, in substantially the form attached hereto as Exhibit "A" (the "Amended Interlocal Agreement"), to replace and supercede in its entirety the Original Interlocal Agreement, and to set forth the amended terms by which the Counties will assist EMCC with the payment of Debt Service on the Project Bond, and (b) approve an increase to the ad valorem tax millage on property within the County for the benefit of EMCC pursuant to Section 37-29-141 of the Code in an amount sufficient to generate incremental ad valorem tax revenues as set forth in the Amended Interlocal Agreement to fund a portion of the annual Debt Service payments due on the Project Bonds, but in no instance in an amount greater than that which is authorized by the Code (the "Required Millage")

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD, ACTING FOR AND ON BEHALF OF THE COUNTY, AS FOLLOWS

SECTION 1 Authorization of Property Tax Millage Increase The Required Millage is hereby approved to be effective as of October 1, 2017, provided, however, that such approval of the Required Millage is expressly conditioned upon the execution of the Interlocal Agreement by

each of the parties listed as signatories thereto and upon the issuance of the Project Bonds by EMCC to fund a portion of the construction of the Project

SECTION 2 Authorization of Amended Interlocal Agreement. The Amended Interlocal Agreement is hereby approved, and the President and the Clerk of the Board are hereby authorized to execute and deliver the Amended Interlocal Agreement under the seal of the County for and on behalf of the County, in substantially the form attached hereto as **Exhibit "A"** with such completions, changes, insertions and modifications as shall be approved by the officers of the County executing and delivering the same, the execution thereof by such officers to be conclusive evidence of such approval, all provisions of the Amended Interlocal Agreement, when executed as authorized herein, shall be deemed to be a part of this resolution as fully and to the extent as if separately set out verbatim herein, and in the event of any conflict between the provisions of this resolution and the provisions of the Amended Interlocal Agreement, the provisions of the Amended Interlocal Agreement shall govern

SECTION 3 Authority of Agents The members of the Board, the President of the Board, the Clerk of the Board and the attorneys and/or other agents or employees of the County, including, without limitation, the County Tax Assessor and County Tax Collector, are hereby authorized to do all things and to execute such instruments which are required of them or contemplated in the Amended Interlocal Agreement or which any such member, clerk, attorney, agent or employee of the County deems necessary or desirable to effect the purposes of or to enable the County to perform its obligations hereunder or thereunder


SECTION 4 Captions The captions or headings of this resolution are for convenience only and in no way define, limit or describe the scope or intent of any provision of these resolutions

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

After discussion, Supervisor Lummus moved and Supervisor Horton seconded the motion to adopt the foregoing resolution and, the question being put to a roll call vote, the result was as follows

Supervisor Lynn "Don" Horton	voted AYE
Supervisor Luke Lummus	voted AYE
Supervisor R.B Davis	voted AYE
Supervisor Shelton L Deanes	voted AYE
Supervisor Joe D Chandler	voted AYE

The motion having received the affirmative vote of a majority of the Supervisors present, the motion was declared passed by the President on this the 22nd day of June, 2017


Shelton Deanes, President,
Board of Supervisors

ATTEST

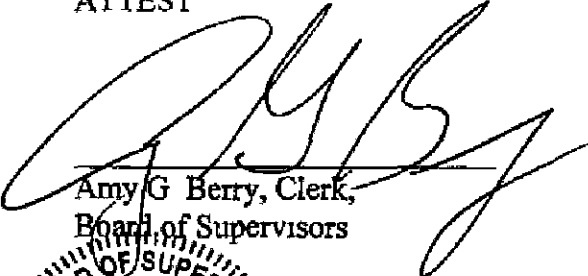

Amy G Berry, Clerk,
Board of Supervisors



EXHIBIT A

Interlocal Agreement

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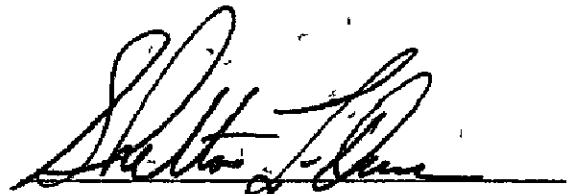
NO _____

**IN THE MATTER OF AUTHORIZING AND APPROVING OF THE TAX EXEMPT
STATUS OF WORD OF TRUTH MINISTRY CHURCH**

There came on this day for consideration the matter of authorizing and approving of the tax exempt status of the Word of Truth Ministry Church

After motion by Luke Lummus and second by Lynn Horton this Board doth vote unanimously to authorize and approve of the Word of Truth Ministry Church as having a tax exempt status as requested in the Exhibit A as attached hereto

SO ORDERED this the 22nd day of June, 2017

A handwritten signature in black ink, appearing to read "Lynn Horton", written over a horizontal line.

President

**Word of Truth Ministry Church
1454 Highway 45 North Alternate
P.O. Box 197
West Point, Mississippi 39773**

June 20, 2017

Clay County Board of Supervisors
365 Court Street
West Point, Mississippi 39773

The Word of Truth Ministry Church is a non-profit ministry. As a church entity, we would like to be considered exempt from paying county taxes.

If you have any questions regarding the content of this letter, please contact the Word of Truth Ministry Finance Secretary (Marcus R. Foster)

Peace and blessings in the name of the Lord,

*Pastor Clyde D Poole
Senior Pastor, WTMC*

769-2643

Clyde Poole

061D103B 0050200

NO _____

**IN THE MATTER OF AUTHORIZING AND APPROVING THE AMENDED
HOMESTEAD EXEMPTION CHARGEBACKS FOR 2016**

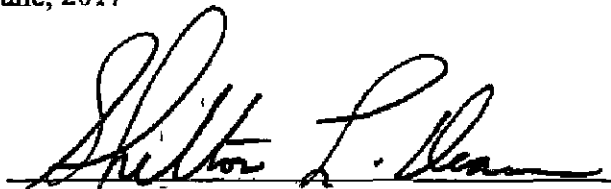
There came on this day for consideration the matter of authorizing and approving the amended Homestead Exemption Chargeback for 2016

It appears to this Board at a subsequent meeting two objections were received, approved, and filed with the MS Department of Revenue on the Homestead Exemption Chargebacks as attached hereto as Exhibit A, and,

It appears to this Board as attached hereto as Exhibit A the MS Department of Revenue has approved the objection submitted by the taxpayers for the Homestead Exemption Chargebacks for 2016 and for the said Homestead Exemption Chargebacks to be reversed

After motion by Luke Lummus and second by R. B Davis this Board doth vote unanimously to authorize and approve of the Amended Homestead Exemption Chargeback for year 2016 as attached hereto as Exhibit A

SO ORDERED this the 22nd day of June, 2017



President

Homestead Exemption Chargeback

— DEPARTMENT OF —
REVENUE
STATE OF MISSISSIPPI



Date May 31, 2017
Letter ID L2036063104



AMY GRAY BERRY
CLAY CO BOARD OF SUPERVISORS
PO BOX 815
WEST POINT MS 39773-0815

BLANTON TROY SHANE
2220 FAIRWAY COURT
WEST POINT, MS 397730000

Parcel Number 091C 30A 0290100
Reimbursement Year 2016
School District West Point Consolidated School District

We received your request to adjust and allow the Homestead Exemption reimbursement for the applicant listed above

Your request is approved The charges against your reimbursement are reversed

If you should have any questions, please contact us at 601-923-7618 for assistance Please have a copy of this letter with you when you call

Sincerely,
Tax Administrator

P O Box 1033 Jackson, MS 39215-1033 Phone (601) 923-7700 Fax (601) 923-7714

Form # RL0006 v. 1/13

Visit www.dor.ms.gov for tax information and online filing If you call, please have this letter with you



000000204 01 SP 0 46 02339 2 203

Date June 07, 2017



Barcode

Letter ID L1658846080

AMY GRAY BERRY
CLAY CO BOARD OF SUPERVISORS
PO BOX 815
WEST POINT MS 39773-0815

MCKIBBEN PRENTICE JR
207 GARDEN CT COVE
WEST POINT, MS 397730000

Parcel Number 091C 30A 0183600
Reimbursement Year 2016
School District West Point Consolidated School District

We received your request to adjust and allow the Homestead Exemption reimbursement for the applicant listed above

Your request is approved The charges against your reimbursement are reversed

If you should have any questions, please contact us at 601-923-7618 for assistance Please have a copy of this letter with you when you call

Sincerely,
Tax Administrator

00002339000204010100 002



P O Box 1033 Jackson, MS 39215-1033 Phone (601) 923-7700 Fax (601) 923-7714

Form # mL0006 v. V10

Visit www.dor.ms.gov for tax information and online filing If you call, please have this letter with you

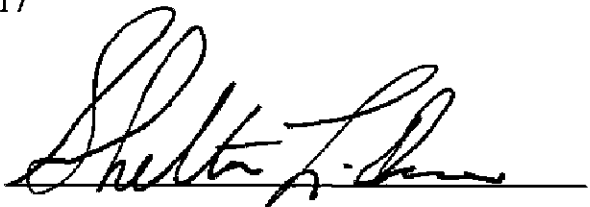
NO _____

**IN THE MATTER OF AUTHORIZING AND APPROVING OF THE INVENTORY
DELETION FROM THE TAX ASSESSOR COLLECTOR FIXED ASSET LEDGER**

There came on this day for consideration the matter of authorizing and approving of the inventory deletion from the Tax Assessor/Collector's Fixed Asset Ledger

After motion by Luke Lummus and second by Lynn Horton this Board doth vote unanimously to authorize and approve to delete TX082 Typewriter from the Tax Assessor/Collector's Departmental Inventory listing due to the said asset no longer functioning and able to perform its duty and purpose for the County

SO ORDERED this the 22nd day of June, 2017



President



Clay County Tax Assessor/Collector
Paige Lamkin
P O Box 795
West Point, MS 39773
Phone (662) 494-3432 or (662) 494-2724
Fax (662) 494-7452

June 14, 2017

I, Paige Lamkin, request that the following item be removed from the Clay County Tax Assessor/Collector's inventory due to the item no longer working

TX 082 (typewriter)

Sincerely,

A handwritten signature in cursive script that reads "Paige Lamkin".

Paige Lamkin
Clay County Tax Assessor/Collector

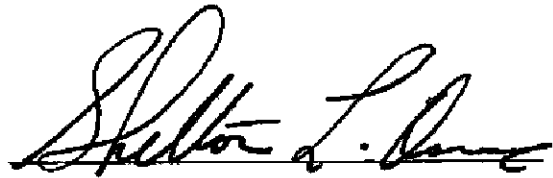


**IN THE MATTER OF AUTHORIZING AND APPROVING TO SPREAD ON THE
MINUTES THE AMENDED HOMESTEAD EXEMPTION APPLICATION FOR YEAR
2017**

There came on this day for consideration the matter of authorizing and approving to spread on the minutes the amended Homestead Exemption Application for year 2017

After motion by Luke Lummus and second by R B Davis this Board doth vote unanimously to authorize and approve to spread on the minutes the amended Homestead Exemption Application for year 2017 as attached hereto as Exhibit A

SO ORDERED this the 22nd day of June, 2017



President



Mississippi Homestead Application

2017 Year [] 13 County # []

Amended

1 Name of Taxpayer: MILBURN ANITA, SSN: 587 52 9370, Municipality Code: 000, School District Code: S1321, Address: 907 OLD HIGHWAY 10, City: CEDAR BLUFF, State: MS, Zip: 39741-0000

2 Exemption: 1 Regular, 2 Over 65, 3 S/RR Act Disabled, 4 Dis Plan, 5 DAV, 6 Combination Reg & Add. 5 Marital Status: 1 Married, 2 Widowed, 3 Separated, 4 Divorced, 5 Single. 6 Title: 1 Fee, 2 Occ Joint, 3 Non Occ Joint, 4 Life Est, 5 Undiv Est, 6 - Lease Expires, 7 Trust. 7 Additional Use: 1 None, 2 Rental, 3 Business. 8 Adjoining County # []

9 Parcel Number: 079A, Number of Parcels: 008, # of Acres: 1.00, In City: [], In 5 Miles: 278/6-18, Book # / Page #: [], DATE ACQUIRED: 1/30/2013

10 Location, name, and relationship to applicant of joint owner(s) other than spouse. FILING OVER 65. Same Residence, Different Residence, Same Property, Non-occupying Joint Owner.

11 Property was acquired by. A. Inheritance (check one) without will [] with will []. B. FILING OVER 65. From (name) [], Date of Death [], Date filed with Chancery Clerk [], Full Price \$ [], Down Payment \$ []

12 In accordance with Section 27-33-63(2), the applicant or applicant's spouse, as occupant(s) of this property. A. claims to be bona fide legal resident(s) of Mississippi and this is the primary home. B. has/have complied with the income tax laws of this state. C. has/have complied with the road and bridge privilege tax laws of this state. Must furnish all tag numbers of privately owned vehicles in your possession. LIST TAG NUMBERS: CV2529. How many vehicles possessed? 1

IMPORTANT Penalties are imposed upon violation of the Homestead Exemption Laws. Sections 27-33-31, 27-33-57 and 27-33-59 impose penalties on persons who violate the Homestead Exemption Laws of 1946. False statements, misrepresentation, concealment of material facts, fraudulent claims for exemption, the assistance of any of these acts, failure to notify the tax assessor of any changes to the homestead property are considered to be such violations. The penalties imposed include the additional assessment of double the amount of taxes lost due to a fraudulent claim, a misdemeanor charge, a charge of perjury, a felony charge, a fine of up to \$5,000, imprisonment of up to 2 years or a combination thereof.

Disclosure Statement and Privacy Act Notice. Social Security numbers are required to verify eligibility for the exemption under the Homestead Exemption Law. The Department of Revenue is authorized to collect the information pursuant to 42 U.S.C. § 405(c)(2)(C)(i). Any applicant who refuses to provide the required information will be denied the exemption.

FOR OFFICE USE ONLY. ELIGIBILITY FULL [] NONE [] PART [] X. Application is a first time [] renewal (no change) [] replacement w/change []. The applicant herein has IN PERSON attested to and signed this application before me this 14th day of [] 20 []. Paige Lambert (must be signed by tax assessor deputy or notary). I do attest and affirm to the best of my knowledge and belief under penalty of perjury that the statements made and the answers given are true and correct as of January 1 of the year stated above. Anita Leibelburn (usual signature of applicant). By [] Attorney Agent Guardian. If signed by anyone other than self or spouse attach copy of authority Section 27-33-31(o).

DEPARTMENT OF REVENUE

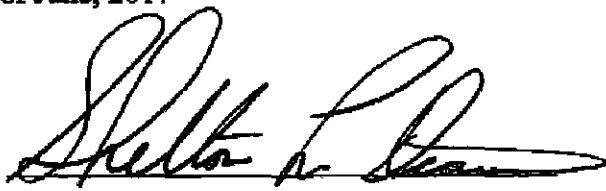
IN THE MATTER OF PAYING THE CLAY COUNTY CONSTABLES
ACCORDING TO S B 2860 BASED UPON THEIR GROSS FEE INCOME

There came on this day for consideration the matter of paying the Clay County, Mississippi constables according to S B 2860 based upon their fee income

It appears to this Board that the attached Exhibit "A" reflects the gross fee income of Constables Sherman Ivy and Lewis Stafford for the month of June 2017 as submitted by the Justice Court Clerk. It further appears that the attached Exhibit "A" represents the calculations and estimated contributions due to the Public Employees' Retirement System for each constable and the net fee income to be paid to each constable

After motion made by Lynn Horton and second by Joe Chandler on this Board doth vote unanimously to have the Chancery Clerk transfer \$527 61 to the Payroll Clearing Account to be remitted to the Public Employees' Retirement System on behalf of the Clay County constables and to pay Sherman Ivy \$2,338 54 and Lewis Stafford \$ 1,383 85 as net fee income after the Public Employees' Retirement System deduction withheld for the month of June 2017

SO ORDERED, on this the 22nd day of June, 2017



President

**Calculation of Estimated Contributions/Wages For Constables
June 2017**

Calculation

	Lewis Stafford	Sherman Ivy	
Gross Fee Income *	\$1,580 00	\$2,670 00	(Input)
Minimum Withholding Rate	11%	11%	
Estimated Contributions	<u>\$173 80</u>	<u>\$293 70</u>	
Estimated Contributions	\$173 80	\$293 70	
Divided by PERS EE/ER	21 93%	21 93%	
Estimated Wages To Be Reported To PERS	<u>\$792 52</u>	<u>\$1,339 26</u>	
Estimated Wages	\$792.52	\$1,339.26	
Multiplied by PERS EE Rate	9 00%	9 00%	
Estimated PERS EE Contributions	<u>\$71 33</u>	<u>\$120 53</u>	
Estimated Wages	\$792 52	\$1,339.26	
Multiplied by PERS ER Rate	15 75%	15 75%	
Estimated PERS ER Contributions	<u>\$124 82</u>	<u>\$210 93</u>	

****Summary of Wages and Contributions to be reported to PERS For Constables ****

Estimated Wages	\$792 52	\$1,339 26	
Estimated PERS EE Contributions	\$71 33	\$120 53	191 86
Estimated PERS ER Contributions	\$124 82	\$210 93	335 75
Total Estimated Contributions	<u>\$196 15</u>	<u>\$331 46</u>	

****Funds to be Paid to Constables****

Gross Fee Income	-\$1,580 00	\$2,670 00
Less Total Estimated PERS EE/ER Contributions	<u>\$196 15</u>	<u>\$331 46</u>
Net Gross	\$1,383 85	\$2,338 54

Need an order to transfer to Payroll Clearing fund \$ 527 61 to remit with Retirement Contributions

* Gross Fee Income is turned in to comptroller by the Justice Court Deputy

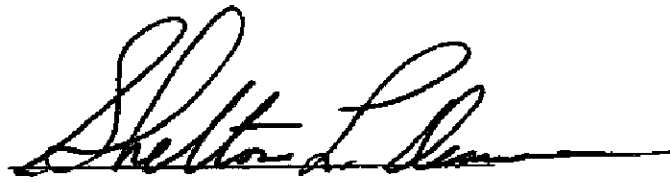
NO _____

IN THE MATTER OF AUTHORIZING TRAVEL FOR CERTAIN EMPLOYEES

There came on this day for consideration the matter of authorizing travel for certain employees

After motion by Lynn Horton and second by Joe Chandler this Board doth vote unanimously to authorize and approve to of the said travel as attached hereto as Exhibit A for Deputy Chancery Clerk's Vicki Ray and Nikki Cude to attend for continuing education on behalf of the County

SO ORDERED this the 22nd day of June, 2017



President

MS DOMESTIC VIOLENCE PROTECTION ORDER REGISTRY TRAINING

(Miss Code Ann. §93-21-25, §93-21-21)

*Necessary for New Court Clerks – New Deputy Court Clerks –
New E911/Dispatchers/TAC officers*

2017 Training locations: Natchez, Grenada, Hattiesburg and Jackson

Registration available AGJIMHOOD.COM

AGENDA TOPICS:

1. Domestic Abuse Protection Order Registry

- a. Protection Order Process Refresher
- b. Purpose of Registry and Gaining Access
- c. Sheriff's Department TAC Responsibility
- d. Dispatch's role in searching records and how to interpret the orders

2. Uniform Offense Report

- a. Purpose of Offense Report
- b. Means of Accessing the Offense Report and Database
- c. Court Clerk's role in searching records and data entry
- d. Dispatch's role in keeping officers safe

Court Clerks – This important training is a 3 hour session and will provide clerks or deputy clerks in a Municipal, Justice, County, Circuit or Chancery Court, who have not previously received training, with instructions on entering civil and criminal protection orders into the Protection Order Registry within 24 hours and entering dispositions in misdemeanor and felony domestic violence matters into the Uniform Offense Report via the ReportBeam System.

E911, Dispatch and/or TAC officers - Plan to attend in order to be issued a username and password. The training will also provide a review of the paperwork and procedures associated with domestic abuse protection orders and laws related to domestic violence crimes and how all Reportbeam information is designed to be used for officer safety

For questions, please contact Lark Johnson at 601-359-4892 or 601-359-6766

CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 01 2017 TO JUNE 09 2017

PAGE 1
 APCDRPR

BANK REN RENASANT BANK GENERAL COUNTY		CHECK		INVOICE		ACCOUNT		AMOUNT	CHECK
NUMBER	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER	DESCRIPTION		AMOUNT	AMOUNT
65401	6/02/2017	HOLIDAY INN EXPRESS & SUITES	06/2017911	01	097 230 476	MEALS & LODGING		712 00	712 00
65402	6/02/2017	ROSEANN WILSON	06/2017	01	001 100 582	MISCELLANEOUS EXPENS		166 14	166 14
65403	6/02/2017	TAMMY ADKINS	06/2017	01	097 230 585	REGISTRATION FEE		790 00	790 00
65404	6/02/2017	COURTYARD GULFPORT BEACHFRON	06/2017	01	001 262 476	MEALS & LODGING		695 00	695 00
65405	6/07/2017	CASSONDRA SMITH	06/2017	01	001 200 691	UNIFORMS		167 90	167 90
65406	6/07/2017	MISS CONSTABLE ASSOCIATION	06/2017	01	001 262 585	SEMINAR/REGISTRATION		400 00	400 00
65407	6/07/2017	MICHAEL WEAVER	06/2017	01	001 151 662	PEST CONTROL SUPPLIE		47 51	47 51
65408	6/08/2017	RWJ CONSULTING LLC	06/2017	01	001 270 554	FLOOD PLAIN CONSULTA		1033 50	
			06/2017	02	001 270 554	FLOOD PLAIN CONSULTA		62 60	1096 10
** CHECK TOTAL FOR BANK RENASANT BANK GENERAL COUNTY									4074 65
** TOTAL DISBURSEMENTS **									4074 65

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK: REN RENASANT BANK GENERAL COUNTY			INVOICE		ACCOUNT		CHECK		
CHECK	NUMBER	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER	DESCRIPTION	AMOUNT	CHECK AMOUNT
65575	6/12/2017	DIXIE NICOLE PEARSON	06/2017	01	097 230 476	MEALS & LODGING		129 45	
			06/2017	02	097 230 477	PRIVATE VEHICLE TRAV		110 40	239 85
65576	6/12/2017	JOANNA ELLIS	06/2017	01	097 230 476	MEALS & LODGING		109 31	109 31
65577	6/12/2017	LEWIS STAFFORD	06/2017	02	001 262 476	MEALS & LODGING		205 00	
			06/2017	01	001 262 477	PRIVATE VEHICLE TRAV		288 00	493 00
65578	6/12/2017	MS DEVELOPMENT AUTHORITY	06/2017HEN	01	138 800 800	PRIN RETIREMENT CAP		2143 08	
			06/2017HEN	02	138 800 802	INTEREST EXPENSE		1157 85	3300 93
65579	6/12/2017	SHERMAN IVY	06/2017	01	001 262 476	MEALS & LODGING		205 00	
			06/2017	02	001 262 477	PRIVATE VEHICLE TRAV		288 00	493 00
65580	6/13/2017	MS DEVELOPMENT AUTHORITY	06/2017FINAL	01	116 800 800	PRIN RETIRE CAPITAL		515 92	
			06/2017FINAL	02	116 800 802	INTERST EXPENSE		1 85	517 77
65581	6/15/2017	PAYROLL CLEARING ACCOUNT	201706150002	01	001 000 110	PERSONNEL MAN/SYSTEM		899 56	
			201706150002	02	001 000 110	ASST PERSONNEL MNGR		107 30	
			201706150002	03	001 000 110	OFFICE CLERICAL		968 68	
			201706150002	04	001 000 110	STATE RET MATCHING		311 15	
			201706150002	05	001 000 110	SOC SEC MATCHING		145 42	
			201706150003	01	001 000 110	DEPUTIES		1205 88	
			201706150003	02	001 000 110	STATE RET MATCHING		189 92	
			201706150003	03	001 000 110	SOC SEC MATCHING		82 08	
			201706150004	01	001 000 110	DEPUTIES		3154 54	
			201706150004	02	001 000 110	OFFICE CLERICAL		380 00	
			201706150004	03	001 000 110	STATE RET MATCHING		496 84	
			201706150004	04	001 000 110	SOC SEC MATCHING		256 82	
			201706150005	01	001 000 110	DEPUTIES		3341 07	
			201706150005	02	001 000 110	STATE RET MATCHING		526 21	
			201706150005	03	001 000 110	SOC SEC MATCHING		240 99	
			201706150006	01	001 000 110	ASST PURCHASE CLERK		845 85	
			201706150006	02	001 000 110	STATE RET MATCHING		133 22	
			201706150006	03	001 000 110	SOC SEC MATCHING		53 59	
			201706150007	01	001 000 110	RECEIVING CLERK		499 98	
			201706150007	02	001 000 110	STATE RET MATCHING		78 75	
			201706150007	03	001 000 110	SOC SEC MATCHING		38 25	
			201706150008	01	001 000 110	MAINTENANCE SALARY		2642 93	
			201706150008	02	001 000 110	MAINTENANCE OVERTIME		280 53	
			201706150008	03	001 000 110	STATE RET MATCHING		460 45	
			201706150008	04	001 000 110	SOC SEC MATCHING		214 69	
			201706150009	01	001 000 110	INFORMATION TECHNOLO		449 78	

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK	REN	RENASANT BANK	GENERAL COUNTY	INVOICE		ACCOUNT	AMOUNT	CHECK
CHECK	NUMBER	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER DESCRIPTION		AMOUNT
	201706150009			02	001 000 110	STATE RET MATCHING		70 84
	201706150009			03	001 000 110	SOC SEC MATCHING		32 23
	201706150010			01	001 000 110	CASE MANAGER GRANT		499 70
	201706150010			02	001 000 110	OFFICE/CLERICAL		83 34
	201706150010			03	001 000 110	STATE RET MATCHING		91 83
	201706150010			04	001 000 110	SOC SEC MATCHING		29 36
	201706150011			01	001 000 110	CLERICAL		1129 17
	201706150011			02	001 000 110	STATE RET MATCHING		177 84
	201706150011			03	001 000 110	FICA/MEDI MATCH		84 66
	201706150012			01	001 000 110	DEPUTIES		3373 45
	201706150012			02	001 000 110	STATE RET MATCHING		531 32
	201706150012			03	001 000 110	SOC SEC MATCHING		234 27
	201706150013			01	001 000 110	OFFICE/CLERICAL		499 50
	201706150013			02	001 000 110	SOC SEC MATCHING		38 21
	201706150014			01	001 000 110	DEPUTIES		18112 79
	201706150014			02	001 000 110	OFFICE/CLERICAL		6584 22
	201706150014			03	001 000 110	DEPUTIES OVERTIME		1609 93
	201706150014			04	001 000 110	OFFICE CLERICAL OVER		80 09
	201706150014			05	001 000 110	STATE RET MATCHING		3926 33
	201706150014			06	001 000 110	SOC SEC MATCHING		1922 01
	201706150015			01	001 000 110	MTC TRANSPORT OFFICE		876 79
	201706150015			02	001 000 110	STATE RET MATCHING		138 09
	201706150015			03	001 000 110	SOC SEC MATCHING		67 07
	201706150016			01	001 000 110	JAIL ADMINISTRATOR		1716 67
	201706150016			02	001 000 110	JAIL RECORDS CLERK		1264 34
	201706150016			03	001 000 110	JAILORS SALARIES		10130 00
	201706150016			04	001 000 110	KITCHEN MANAGER		1300 21
	201706150016			05	001 000 110	JAILORS OVERTIME		517 89
	201706150016			06	001 000 110	STATE RET MATCHING		2351 33
	201706150016			07	001 000 110	SOC SEC MATCHING		1079 18
	201706150017			01	001 000 110	DEP EMA DIRECTOR SAL		208 33
	201706150017			02	001 000 110	STATE RET MATCHING		32 81
	201706150017			03	001 000 110	SOC SEC MATCHING		14 93
	201706150018			01	097 000 110	911 DIRECTOR SALARY		1000 78
	201706150018			02	097 000 110	DISPATCHERS		7492 72
	201706150018			03	097 000 110	DISPATCHER O/T		869 33
	201706150018			04	097 000 110	STATE RET MATCHING		1224 33
	201706150018			05	097 000 110	SOC SEC MATCHING		673 36
	201706150019			01	151 000 110	ROAD LABORERS HOURL		3456 80
	201706150019			02	151 000 110	STATE RET MATCHING		544 45
	201706150019			03	151 000 110	SOC SEC MATCHING		231 65
	201706150020			01	152 000 110	ROAD LABORERS HOURL		1648 00
	201706150020			02	152 000 110	STATE RET MATCHING		259 56
	201706150020			03	152 000 110	SOC SEC MATCHING		125 59
	201706150021			01	153 000 110	ROAD LABORERS HOURL		3160 80
	201706150021			02	153 000 110	STATE RET MATCHING		497 83
	201706150021			03	153 000 110	SOC SEC MATCHING		231 52
	201706150022			01	154 000 110	ROAD LABORERS HOURL		2554 40
	201706150022			02	154 000 110	STATE RET MATCHING		322 30
	201706150022			03	154 000 110	SOC SEC MATCHING		187 81
	201706150023			01	155 000 110	ROAD LABORERES HOU		4175 82

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK	REN RENASANT BANK	GENERAL COUNTY	INVOICE	ACCOUNT	CHECK
CHECK	DATE	VENDOR NAME	NUMBER	DESCRIPTION	AMOUNT
NUMBER	DATE	VENDOR NAME	LINE #	NUMBER	AMOUNT
			201706150023	02 155-000 110 STATE RET MATCHING	657 70
			201706150023	03 155-000 110 SOC SEC MATCHING	317 72
			201706150024	01 400-000 110 SANITATION SALARY	4342 15
			201706150024	02 400-000 110 STATE RET MATCHING	516 80
			201706150024	03 400-000 110 SOC SEC MATCHING	475 38
					111780 01
65582	6/16/2017	EDDIE SCOTT	06/2017	01 001 200 476 MEALS & LODGING	123 00
					123 00
65583	6/16/2017	GRAND SIERRA RESORT AND CASI	06/2017	01 001 200 476 MEALS & LODGING	841 85
					841 85
65584	6/19/2017	ATMOS ENERGY	06/2017CHG	01 001 151 511 COURTHOUSE UTILITIES	42 28
			06/2017ELLIS	01 001 151 512 ELLIS CLINIC UTILITI	26 13
			06/2017OC	01 001 151 513 OFFICE COMPLEX BUILD	254 20
			06/2017GEN	01 001 151 514 SHERIFF S DEPT UTILI	28 97
			06/2017SHER	01 001 151 514 SHERIFF S DEPT UTILI	661 92
			06/2017DHS	01 001 151 515 DHS BUILDING UTILITI	24 23
			06/2017D2	01 152 302 510 UTILITIES	24 23
					1061 96
65585	6/19/2017	LEWIS STAFFORD	06/2017PERS	01 001 262 474 REFUND OF PERS CONTR	3230 87
					3230 87
65586	6/19/2017	MS DEVELOPMENT AUTHORITY	06/2017GRAH1	01 138 800 800 PRIN RETIREMENT CAP	4110 10
			06/2017GRAH1	02 138 800 802 INTEREST EXPENSE	1435 88
					5545 98
65587	6/19/2017	CITY WATER & LIGHT DEPT	06/2017ELLIS	01 001 151 512 ELLIS CLINIC UTILITI	1007 76
			06/2017FOR	01 001 151 513 OFFICE COMPLEX BUILD	183 03
			06/2017EXT	01 001 151 513 OFFICE COMPLEX BUILD	352 47
			06/2017SHER	01 001 151 514 SHERIFF S DEPT UTILI	738 79
					2282 05
65588	6/21/2017	MS DEPARTMENT OF REVENUE	06/2017	01 001 200 695 CAR TITLES/TAGS	68 25
					68 25
65589	6/22/2017	PAYROLL CLEARING ACCOUNT	06/2017	01 001 262 470 RET W/HELD & MATCHED	527 61
					527 61
65590	6/22/2017	SHERMAN IVY	06/2017A	01 001 262-461 CONSTABLE FEES	2338 54
					2338 54
65591	6/22/2017	LEWIS STAFFORD	06/2017A	01 001 262 461 CONSTABLE FEES	1383 85
					1383 85
65592	6/26/2017	CLAY COUNTY MISSISSIPPI	06/2017	01 001 102 582 BANKING CHARGES/FEES	10 32
					10 32
65593	6/26/2017	SHERMAN IVY	06/2017PERS	01 001 262 474 REFUND OF PERS CONTR	1834 01

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK	REN	RENASANT BANK	GENERAL COUNTY	INVOICE		ACCOUNT	AMOUNT	CHECK
CHECK	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER	DESCRIPTION		AMOUNT
								1834 01
65594	6/26/2017	CERTIFIED MAILING SOLUTIONS	06/2017	01	001 101 501	POSTAGE & BOX RENT	1206 96	1206 96
65595	6/27/2017	GOLDEN TRIANGLE DEVELOPMENT	24185	01	138 676 750	ECONOMIC DEVELOPMENT	10000 00	
			24250	01	138 676 750	ECONOMIC DEVELOPMENT	7463 50	
			24277	01	138 676 750	ECONOMIC DEVELOPMENT	700 50	18164 00
65596	6/29/2017	CIRCUIT CLERK OF CLAY COUNTY	06/2017	01	078 676 705	DUE TO CIR CRT EMM	73314 02	73314 02
65597	6/29/2017	TRUSTMARK NATIONAL BANK	06/2017	01	241 800 802	INTEREST EXPENSE	6346 02	6346 02
65598	6/29/2017	CIRCUIT CLERK OF CLAY COUNTY	06/2017ADJ	01	078 676 705	DUE TO CIR CRT EMM	274 62	274 62
65599	6/30/2017	PAYROLL CLEARING ACCOUNT	201706150025	01	001 000 110	PART TIME HELP	367 31	
			201706150025	02	001 000 110	SOC SEC MATCHING	28 10	
			201706300002	01	001 000 110	SUPERVISORS SALARIES	16833 35	
			201706300002	02	001 000 110	PERSONNEL MAN/SYSTEM	899 56	
			201706300002	03	001 000 110	ATTORNEYS	3366 67	
			201706300002	04	001 000 110	ASST PERSONNEL MNGR	107 30	
			201706300002	05	001 000 110	OFFICE CLERICAL	1003 95	
			201706300002	06	001 000 110	STATE RET MATCHING	3498 20	
			201706300002	07	001 000 110	SOC SEC MATCHING	1617 13	
			201706300002	08	001 000 110	GROUP INS MATCHING	5595 79	
			201706300003	01	001 000 110	DEPUTIES	1699 47	
			201706300003	02	001 000 110	COMPTROLLER	3664 55	
			201706300003	03	001 000 110	ATTENDING BRD MEETIN	120 00	
			201706300003	04	001 000 110	COUNTY AUDITOR	441 67	
			201706300003	05	001 000 110	COUNTY TREASURER	208 33	
			201706300003	06	001 000 110	PUBLIC SVC NOT PROV	416 67	
			201706300003	07	001 000 110	STATE RET MATCHING	1031 74	
			201706300003	08	001 000 110	SOC SEC MATCHING	476 94	
			201706300003	09	001 000 110	GROUP INS MATCHING	1398 26	
			201706300004	01	001 000 110	DEPUTIES	2154 54	
			201706300004	02	001 000 110	OFFICE CLERICAL	496 00	
			201706300004	03	001 000 110	PUBLIC SVCS NOT PROV	416 66	
			201706300004	04	001 000 110	COUNTY REGISTRAR	1341 67	
			201706300004	05	001 000 110	STATE FAILURES	33 33	
			201706300004	06	001 000 110	ELECTION FEES	208 34	
			201706300004	07	001 000 110	STATE RET MATCHING	654 34	
			201706300004	08	001 000 110	SOC SEC MATCHING	334 85	
			201706300004	09	001 000 110	GROUP INS MATCHING	1404 29	
			201706300005	01	001 000 110	TAX ASSESSOR SALARY	4916 67	
			201706300005	02	001 000 110	DEPUTIES	3341 07	
			201706300005	03	001 000 110	STATE RET MATCHING	1300 59	
			201706300005	04	001 000 110	SOC SEC MATCHING	610 87	

CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK REN RENASANT BANK GENERAL COUNTY
 CHECK

BANK	REN	RENASANT BANK	GENERAL COUNTY	INVOICE	ACCOUNT	CHECK	AMOUNT
NUMBER	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER	DESCRIPTION	AMOUNT
201706300005	05	001 000 110	GROUP INS MATCHING				2794 84
201706300006	01	001 000 110	PURCHASE CLERK SALAR				429 17
201706300006	02	001 000 110	ASST PURCHASE CLERK				24 07
201706300006	03	001 000 110	STATE RET MATCHING				71 38
201706300006	04	001 000 110	SOC SEC MATCHING				18 78
201706300006	05	001 000 110	GROUP INS MATCHING				698 29
201706300007	01	001 000 110	INVENTORY CLERK				2032 47
201706300007	02	001 000 110	STATE RET MATCHING				320 11
201706300007	03	001 000 110	SOC SEC MATCHING				149 20
201706300008	01	001 000 110	RECEIVING CLERK				499 98
201706300008	02	001 000 110	STATE RET MATCHING				78 75
201706300008	03	001 000 110	SOC SEC MATCHING				38 25
201706300008	04	001 000 110	GROUP INS MATCHING				4 96
201706300009	01	001 000 110	MAINTENANCE SALARY				3141 43
201706300009	02	001 000 110	PART TIME HELP				399 70
201706300009	03	001 000 110	MAINTENANCE OVERTIME				82 21
201706300009	04	001 000 110	STATE RET MATCHING				507 73
201706300009	05	001 000 110	SOC SEC MATCHING				265 37
201706300009	06	001 000 110	GROUP INS MATCHING				704 32
201706300010	01	001 000 110	INFORMATION TECHNOLO				449 78
201706300010	02	001 000 110	STATE RET MATCHING				70 84
201706300010	03	001 000 110	SOC SEC MATCHING				32 03
201706300011	01	001 000 110	OFFICE/CLERICAL				667 20
201706300011	02	001 000 110	SOC SEC MATCHING				51 04
201706300012	01	001 000 110	BAILIFF				330 00
201706300012	02	001 000 110	STATE RET MATCHING				17 33
201706300012	03	001 000 110	SOC SEC MATCHING				21 04
201706300013	01	001 000 110	CASE MANAGER GRANT				499 70
201706300013	02	001 000 110	OFFICE/CLERICAL				83 34
201706300013	03	001 000 110	JUDGE/REFEREE				793 29
201706300013	04	001 000 110	STATF RPT MATCHING				216 77
201706300013	05	001 000 110	SOC SEC MATCHING				77 68
201706300013	06	001 000 110	GROUP INS MATCHING				508 75
201706300014	01	001 000 110	COURT ADMINISTRATOR				4041 66
201706300014	02	001 000 110	CLERICAL				1129 17
201706300014	03	001 000 110	STATE RET MATCHING				814 40
201706300014	04	001 000 110	FICA/MEDI MATCH				363 97
201706300014	05	001 000 110	GROUP INS MATCHING				1435 75
201706300015	01	001 000 110	PROSECUTING ATTORNEY				600 00
201706300015	02	001 000 110	LUNACY JUDGE				286 15
201706300015	03	001 000 110	RETIREMENT MATCH				139 57
201706300015	04	001 000 110	FICA MATCH				41 74
201706300015	05	001 000 110	INSURANCE MATCH				875 77
201706300016	01	001 000 110	DEPUTIES				3373 45
201706300016	02	001 000 110	BAILIFF				715 00
201706300016	03	001 000 110	COUNTY JUDGES				6733 34
201706300016	04	001 000 110	STATE RET MATCHING				1669 78
201706300016	05	001 000 110	SOC SEC MATCHING				746 18
201706300016	06	001 000 110	GROUP INS MATCHING				3494 81
201706300017	01	001 000 110	CORONER S FEE				900 00
201706300017	02	001 000 110	MEDICAL EXAMINERS FE				1750 00

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK REN RENASANT BANK GENERAL COUNTY
 CHECK

BANK	REN	RENASANT BANK	GENERAL COUNTY	INVOICE	ACCOUNT	CHECK		
NUMBER	DATE	VENDOR NAME	NUMBER	LINE #	NUMBER	DESCRIPTION	AMOUNT	CHECK
								AMOUNT
			201706300017	03	001 000 110	STATE RET MATCHING	417 38	
			201706300017	04	001 000 110	SOC SEC MATCHING	202 73	
			201706300017	05	001 000 110	GROUP INS MATCHING	7 71	
			201706300018	01	001 000 110	ATTORNEYS	3366 67	
			201706300018	02	001 000 110	STATE RET MATCHING	530 25	
			201706300018	03	001 000 110	SOC SEC MATCHING	257 55	
			201706300018	04	001 000 110	GROUP INS MATCHING	698 29	
			201706300019	01	001 000 110	ATTORNEYS	6180 00	
			201706300019	02	001 000 110	STATE RETIRE MATCHIN	973 36	
			201706300019	03	001 000 110	SOCIAL SEC MATCHING	454 96	
			201706300019	04	001 000 110	GROUP INS MATCHING	698 29	
			201706300020	01	001 000 110	OFFICE/CLERICAL	585 00	
			201706300020	02	001 000 110	ELECTION COMMISIONER	3444 00	
			201706300020	03	001 000 110	SOC SEC MATCHING	308 20	
			201706300021	01	001 000 110	SHERIFF SALARY	7500 00	
			201706300021	02	001 000 110	DEPUTIES	19426 69	
			201706300021	03	001 000 110	OFFICE/CLERICAL	7855 93	
			201706300021	04	001 000 110	DEPUTIES OVERTIME	1167 45	
			201706300021	05	001 000 110	OFFICE CLERICAL OVER	660 06	
			201706300021	06	001 000 110	STATE RET MATCHING	5585 13	
			201706300021	07	001 000 110	SOC SEC MATCHING	2666 75	
			201706300021	08	001 000 110	GROUP INS MATCHING	13269 19	
			201706300022	01	001 000 110	MTC TRANSPORT OFFICE	1024 78	
			201706300022	02	001 000 110	STATE RET MATCHING	161 40	
			201706300022	03	001 000 110	SOC SEC MATCHING	76 90	
			201706300022	04	001 000 110	GROUP INS MATCHING	698 29	
			201706300023	01	001 000 110	JAIL ADMINISTRATOR	1716 67	
			201706300023	02	001 000 110	JAIL RECORDS CLERK	1504 79	
			201706300023	03	001 000 110	JAILORS SALARIES	11202 09	
			201706300023	04	001 000 110	KITCHEN MANAGER	1649 09	
			201706300023	05	001 000 110	JAILORS OVERTIME	638 97	
			201706300023	06	001 000 110	STATE RET MATCHING	2632 05	
			201706300023	07	001 000 110	SOC SEC MATCHING	1213 96	
			201706300023	08	001 000 110	GROUP INS MATCHING	9776 06	
			201706300024	01	001 000 110	DEP EMA DIRECTOR SAL	208 33	
			201706300024	02	001 000 110	STATE RET MATCHING	32 81	
			201706300024	03	001 000 110	SOC SEC MATCHING	14 83	
			201706300025	01	097 000 110	911 DIRECTOR SALARY	1000 78	
			201706300025	02	097 000 110	DISPATCHERS	8010 22	
			201706300025	03	097 000 110	DISPATCHER O/T	85 03	
			201706300025	04	097 000 110	STATE RET MATCHING	1234 76	
			201706300025	05	097 000 110	SOC SEC MATCHING	648 24	
			201706300025	06	097 000 110	GROUP INS MATCHING	4189 74	
			201706300026	01	104 000 110	LAW LIBRARY ADMINIS	133 55	
			201706300026	02	104 000 110	STATE RET MATCHING	21 03	
			201706300026	03	104 000 110	SOC SEC MATCHING	9 92	
			201706300027	01	114 000 110	COORDINATOR/VOL FIRE	367 74	
			201706300027	02	114 000 110	STATE RET MATCHING	57 92	
			201706300027	03	114 000 110	SOC SEC MATCHING	28 13	
			201706160002	01	151 000 110	ROAD LABORERS HOURL	418 00	
			201706160002	02	151 000 110	SOC SEC MATCHING	31 98	

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

BANK REN RENASANT BANK GENERAL COUNTY
 CHECK

CHECK NUMBER	DATE	VENDOR NAME	INVOICE NUMBER	LINE #	ACCOUNT NUMBER	ACCOUNT DESCRIPTION	AMOUNT	CHECK AMOUNT
			201706300028	01	161 000 110	ROAD LABORERS HOURLY	3790 88	
			201706300028	02	161 000 110	STATE RET MATCHING	597 07	
			201706300028	03	161 000 110	SOC SEC MATCHING	262 66	
			201706300028	04	161 000 110	GROUP INS MATCHING	1745 73	
			201706300029	01	162 000 110	ROAD LABORERS HOURL	2016 00	
			201706300029	02	162 000 110	STATE RET MATCHING	317 52	
			201706300029	03	162 000 110	SOC SEC MATCHING	153 73	
			201706300029	04	162 000 110	GROUP INS MATCHING	698 29	
			201706300030	01	163 000 110	ROAD LABORERS HOURL	5088 48	
			201706300030	02	163 000 110	STATE RET MATCHING	801 43	
			201706300030	03	163 000 110	SOC SEC MATCHING	377 87	
			201706300030	04	163 000 110	GROUP INS MATCHING	1396 58	
			201706300031	01	164 000-110	ROAD LABORERS- HOURL	3671 68	
			201706300031	02	164 000 110	STATE RET MATCHING	386 76	
			201706300031	03	164 000 110	SOC SEC MATCHING	273 74	
			201706300031	04	164 000 110	GROUP INS MATCHING	1396 58	
			201706300032	01	165 000 110	ROAD LABORERS HOURL	6344 66	
			201706300032	02	165 000 110	STATE RET MATCHING	999 28	
			201706300032	03	165 000 110	SOC SEC MATCHING	477 66	
			201706300032	04	165 000 110	GROUP INS MATCHING	349 14	
			201706300033	01	400 000 110	SANITATION SALARY	5133 60	
			201706300033	02	400 000 110	STATE RET MATCHING	614 23	
			201706300033	03	400 000 110	SOC SEC MATCHING	561 71	
			201706300033	04	400 000 110	GROUP INS MATCHING	2793 16	
								270470 84
						** CHECK TOTAL FOR BANK RENASANT BANK GENERAL COUNTY		505958 62

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CLAY COUNTY
 CASH DISBURSEMENTS REPORT
 FOR THE PERIOD JUNE 11 2017 TO JUNE 30 2017

PAGE 8
 APCDRPR

BANK	CHECK	DATE	VENDOR NAME	INVOICE NUMBER	LINE #	ACCOUNT NUMBER	DESCRIPTION	AMOUNT	CHECK AMOUNT
BANK RN2 RENASANT BANK			INSURANCE ACCT						
1397	6/20/2017	COLONIAL LIFE	06/2017	01	687 000 126	DUE TO COLONIAL LIFE	52 62	52 62	
1398	6/20/2017	AMERICAN FAMILY LIFE INS CO	06/2017	01	687 000 124	DUE TO AFLAC	183 45	183 45	
1399	6/20/2017	ASSURITY LIFE INSURANCE CO	06/2017	01	687 000 121	DUE TO ASSURITY	45 90	45 90	
1400	6/20/2017	PENNSYLVANIA LIFE INS CO	06/2017	01	687 000 122	DUE TO PENNSLVANIA L	156 62	156 62	
1401	6/20/2017	NEW YORK LIFE	06/2017	01	687 000 123	DUE TO NEW YORK LIFE	90 74	90 74	
1402	6/22/2017	GUARDIAN LIFE INSURANCE CO	06/2017	01	687 000 128	DUE TO GUARDIAN LIFE	655 00		
			06/2017	02	687 000-129	DUE TO GUARDIAN VISI	741 78		
			06/2017	03	687 000 130	DUE TO GUARDIAN DENT	3227 00	4623 78	
1403	6/26/2017	LIFE INSURANCE CO OF ALABAM	06/2017	01	687 000 127	DUE TO LICOA	738 60	738 60	
1404	6/26/2017	LIFE INSURANCE CO OF ALABAM	06/2017A	01	687 000 127	DUE TO LICOA	1550 75	1550 75	
1405	6/26/2017	LIBERTY NATIONAL INS	06/2017	01	687 000 125	DUE TO LIBERTY NATIO	2547 87	2547 87	
** CHECK TOTAL FOR BANK RENASANT BANK INSURANCE ACCT									9990 33
** TOTAL DISBURSEMENTS *									515948 95

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intentionally**

**IN THE MATTER OF OPENING AND TABLING THE BIDS FOR THE ISSUING OF
THE \$60,000 GENERAL OBLIGATION NOTES FOR UNA COMMUNITY CENTER
2017**

There came on this day for consideration the matter of opening and tabling the bids for the issuing of the \$60,000 General Obligation Notes for Una Community Center 2017

It appears to this Board notice was given to the public of this Board issuing \$60,000 General Obligation Notes for the construction of the Una Community Center as located in District Four as attached hereto as Exhibit A, and,

It appears to this Board now comes the times the designated day and time of the said bids to be opened and considered by this board and there has been one bid submitted for consideration by this Board, the bid of BankFirst Financial Services at a rate of 2.29%, as attached hereto as Exhibit B

After motion by Luke Lummus and second by Lynn Horton this Board doth vote unanimously to table the said matter for further review and consideration by this Board

SO ORDERED this the 22nd day of June, 2017



President

AFFP

AFFIDAVIT OF PUBLICATION

STATE OF MISSISSIPPI
COUNTY OF CLAY

SS

Cindy Cannon being duly sworn, says

That she is Classified Clerk of the Daily Times Leader, a daily newspaper of general circulation, printed and published in West Point, Clay County, Mississippi, that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates

June 11, 2017

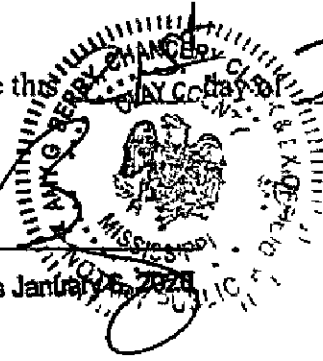
That said newspaper was regularly issued and circulated on those dates

SIGNED

Cindy Cannon
CLASSIFIED CLERK

Subscribed to and sworn to me this June 2017

[Signature]
my Commission Expires January 16, 2021



NOTICE OF NEGOTIABLE NOTE SALE

\$50,000.00

GENERAL OBLIGATION NOTES OF

SUPERVISOR DISTRICT FOUR OF

CLAY COUNTY, MISSISSIPPI

Sealed proposals will be received by the Board of Supervisors of Clay County, Mississippi, acting on behalf of Supervisor District Four at the office of the Finance Clerk of said Board in the Clay County Courthouse in West Point, Mississippi, until the hour of 9:00 o'clock A.M. on the 22nd day of June, 2017, at which time and in the Board of Supervisors room at said place all bids will be publicly opened for purchase at not less than four per cent accrued interest of the above notes of said County and Supervisor District.

Said notes are to bear the date of June 30, 2017, and to be denominated in \$12,500.00 each and shall bear interest at a rate of 4% to be determined pursuant to rate of said negotiable notes, said notes to be payable on June 30, 2018. Both principal and interest on said notes will be payable at a place designated by the Finance Clerk subject to approval by the Board of Supervisors acting on behalf of Supervisor District Four.

There will be five separate notes of \$2,500.00 each with the first note maturing on June 30, 2018; the second note maturing on June 30, 2019; the third note maturing on June 30, 2020; the fourth note maturing on June 30, 2021; the fifth note maturing on June 30, 2022.

Bidders for said notes are required to designate in their bids the price they will pay for notes bearing interest at a rate or rates to be specified in their bids. No note shall bear more than one (1) rate of interest, each note shall bear interest from its date to the stated maturity date at the interest rate specified in the bid; all notes of the same maturing shall bear the same rate of interest from date to maturity.

Proposals should be addressed to the Board of Supervisor of Clay County acting on behalf of Supervisor District Four, should be plainly marked "Proposal for \$50,000.00 General Obligation Notes of Supervisor District Four" and should be filed with the Clerk of said Board on or before the date and hour hereinabove named. Each bid may be accompanied by a cashier's check, certified check, or cash, payable to Clay County, Mississippi, in the amount of One Thousand Dollars (\$1,000.00) as a guarantee that the bidder will carry out his contract. The amount of such good faith check shall be retained by the

Board of Supervisors and shall be paid into the treasury of Clay County.

The Board of Supervisors reserves the right to reject any or all bids.

The obligation of the purchaser to purchase and pay for the Note is conditioned on the delivery at the time of payment of the Note of the following: (1) the successful bid of the successful bidder; (2) the successful bid of the successful bidder; (3) the successful bid of the successful bidder; (4) the successful bid of the successful bidder; (5) the successful bid of the successful bidder; (6) the successful bid of the successful bidder; (7) the successful bid of the successful bidder; (8) the successful bid of the successful bidder; (9) the successful bid of the successful bidder; (10) the successful bid of the successful bidder; (11) the successful bid of the successful bidder; (12) the successful bid of the successful bidder; (13) the successful bid of the successful bidder; (14) the successful bid of the successful bidder; (15) the successful bid of the successful bidder; (16) the successful bid of the successful bidder; (17) the successful bid of the successful bidder; (18) the successful bid of the successful bidder; (19) the successful bid of the successful bidder; (20) the successful bid of the successful bidder; (21) the successful bid of the successful bidder; (22) the successful bid of the successful bidder; (23) the successful bid of the successful bidder; (24) the successful bid of the successful bidder; (25) the successful bid of the successful bidder; (26) the successful bid of the successful bidder; (27) the successful bid of the successful bidder; (28) the successful bid of the successful bidder; (29) the successful bid of the successful bidder; (30) the successful bid of the successful bidder; (31) the successful bid of the successful bidder; (32) the successful bid of the successful bidder; (33) the successful bid of the successful bidder; (34) the successful bid of the successful bidder; (35) the successful bid of the successful bidder; (36) the successful bid of the successful bidder; (37) the successful bid of the successful bidder; (38) the successful bid of the successful bidder; (39) the successful bid of the successful bidder; (40) the successful bid of the successful bidder; (41) the successful bid of the successful bidder; (42) the successful bid of the successful bidder; (43) the successful bid of the successful bidder; (44) the successful bid of the successful bidder; (45) the successful bid of the successful bidder; (46) the successful bid of the successful bidder; (47) the successful bid of the successful bidder; (48) the successful bid of the successful bidder; (49) the successful bid of the successful bidder; (50) the successful bid of the successful bidder; (51) the successful bid of the successful bidder; (52) the successful bid of the successful bidder; (53) the successful bid of the successful bidder; (54) the successful bid of the successful bidder; (55) the successful bid of the successful bidder; (56) the successful bid of the successful bidder; (57) the successful bid of the successful bidder; (58) the successful bid of the successful bidder; (59) the successful bid of the successful bidder; (60) the successful bid of the successful bidder; (61) the successful bid of the successful bidder; (62) the successful bid of the successful bidder; (63) the successful bid of the successful bidder; (64) the successful bid of the successful bidder; (65) the successful bid of the successful bidder; (66) the successful bid of the successful bidder; (67) the successful bid of the successful bidder; (68) the successful bid of the successful bidder; (69) the successful bid of the successful bidder; (70) the successful bid of the successful bidder; (71) the successful bid of the successful bidder; (72) the successful bid of the successful bidder; (73) the successful bid of the successful bidder; (74) the successful bid of the successful bidder; (75) the successful bid of the successful bidder; (76) the successful bid of the successful bidder; (77) the successful bid of the successful bidder; (78) the successful bid of the successful bidder; (79) the successful bid of the successful bidder; (80) the successful bid of the successful bidder; (81) the successful bid of the successful bidder; (82) the successful bid of the successful bidder; (83) the successful bid of the successful bidder; (84) the successful bid of the successful bidder; (85) the successful bid of the successful bidder; (86) the successful bid of the successful bidder; (87) the successful bid of the successful bidder; (88) the successful bid of the successful bidder; (89) the successful bid of the successful bidder; (90) the successful bid of the successful bidder; (91) the successful bid of the successful bidder; (92) the successful bid of the successful bidder; (93) the successful bid of the successful bidder; (94) the successful bid of the successful bidder; (95) the successful bid of the successful bidder; (96) the successful bid of the successful bidder; (97) the successful bid of the successful bidder; (98) the successful bid of the successful bidder; (99) the successful bid of the successful bidder; (100) the successful bid of the successful bidder.

The knowledge of the signer of signature thereof threatened relating to the issuance, sale and delivery of the Note. A copy of such approving legal opinion will appear on or accompany the Note. Delivery of the Note will be made to the purchaser within sixty (60) days after the date of sale at a place to be designated by the purchaser and without cost to the purchaser.

By order of the Board of Supervisors of Clay County, Mississippi, acting on behalf of Supervisor District Four on this 15th day of June 2017.

(s) Amy G. Berry
Amy G. Berry, Clerk of the Board of Supervisors Acting on Behalf of Supervisor District Four, Clay County, Mississippi

Revised June 11 2017

NOTICE OF NEGOTIABLE NOTE SALE

\$60,000 00

GENERAL OBLIGATION NOTES OF
SUPERVISOR DISTRICT FOUR OF
CLAY COUNTY, MISSISSIPPI

Sealed proposals will be received by the Board of Supervisors of Clay County, Mississippi, acting on behalf of Supervisor District Four at the office of the Chancery Clerk of said Board in the Clay County Courthouse in West Point, Mississippi, until the hour of 9 00 o'clock A M on the 22nd day of June, 2017, at which time and in the Board of Supervisors room at said place all bids will be publicly opened for purchase at not less than par and accrued interest of the above notes of said County and Supervisor District.

Said notes are to bear the date of June 30, 2017, are to be denominations of \$12,000 00 each and shall bear interest at a rate or rates to be determined pursuant to sale of said negotiable notes, said notes to be payable on June 30th of each year, beginning June 30, 2018 Both principal and interest on said notes will be payable at a place designated by the purchaser subject to approval by the Board of Supervisors acting on behalf of Supervisor District Four There will be five separate notes of \$12,000 00 each with the first note maturing on June 30, 2018, the second note maturing on June 30, 2019, the third note maturing on June 30, 2020, the fourth note maturing on June 30, 2021, the fifth note maturing on June 30, 2022

Bidders for said notes are requested to designate in their bids the price they will pay for notes bearing interest at a rate or rates to be designated in their bids No note shall bear more than one (1) rate of interest, each note shall bear interest from its date to its stated maturity date

at the interest rate specified in the bid, all notes of the same maturing shall bear the same rate of interest from date to maturity

Proposals should be addressed to the Board of Supervisor of Clay County acting on behalf of Supervisor District Four, should be plainly marked "Proposal for \$60,000 00 General Obligation Notes of Supervisor District Four," and should be filed with the Clerk of said Board on or prior to the date and hour hereinabove named. Each bid must be accompanied by a cashier's check, certified check, or exchange, payable to Clay County, Mississippi, in the amount of One Thousand Dollars (\$1,000 00) as a guaranty that the bidder will carry out his contract. The amount of such good faith check shall be retained by the Board of Supervisors and shall be paid into the treasury of Clay County.

The Board of Supervisors reserves the right to reject any or all bids.

The obligation of the purchaser to purchase and pay for the Note is conditioned on the delivery at the time of settlement of the Note, of the following: (1) the approving legal opinion of Angela Turner Ford, Note Counsel, to the effect that the Note constitutes a valid and legally binding obligation of Clay County Supervisor District Four payable from and secured by an irrevocable pledge of the avails of a direct and continuing tax to be levied annually without limitation as to time, rate or amount upon all the taxable property within the geographical limits of Clay County Supervisor District Four and to the effect that the interest on the Note is exempt from Federal and Mississippi income taxes under existing laws, regulations, rulings and judicial decisions with such exceptions as shall be required by the Internal Revenue Code, and (2) the delivery of certificates in form and tenor satisfactory to Note Counsel evidencing the proper execution and delivery of the Note and receipt of payment therefor, including a statement of the County, dated as of the date of such delivery, to the effect that there is no litigation pending or, to

the knowledge of the signer or signers thereof, threatened relating to the issuance, sale and delivery of the Note. A copy of said approving legal opinion will appear on or accompany the Note.

Delivery of the Notes will be made to the purchaser within sixty (60) days after the date of sale at a place to be designated by the purchaser and without cost to the purchaser.

By order of the Board of Supervisors of Clay County, Mississippi, acting on behalf of Supervisor District Four on this the 8th day of June, 2017.

/s/ Amy G Berry
Amy G Berry, Clerk of the Board of Supervisors Acting on Behalf of Supervisor District Four, Clay County, Mississippi

Publish June 11, 2017

BANKFIRST

A Better Way to Bank

7342 Hwy 45 Alt N / P O Box 325 / West Point MS 39773

CL BET

2017 JUN 21 PM 12 36

WESTPO

Clay County Board of Supervisors

Bid for General Obligation Notes

June 19, 2017

Clay County Board of Supervisors
205 Court St
West Point, MS 39773

Re Bids for General Obligation Notes

Dear Board

Thank you for allowing Bankfirst the opportunity to review your credit request for the construction of a community center in District Four. This term sheet is a basic outline of the terms and conditions being offered.

Borrower Clay County Board of Supervisors

Loan Amount Total Amount of \$60,000 – five (5) separate notes of \$12,000

Loan Purpose Construction of Community Center in District Four

Collateral Five (5) General Obligation Notes of \$12,000

Terms/ Rate 1st Note- One Year with Maturity at 7/30/2018 at a Rate of 2.29%
2nd Note – Two Year with Maturity at 7/30/2019 at a Rate of 2.29%
3rd Note – Three Year with Maturity at 7/30/2020 at a Rate of 2.29%
4th Note – Four Year with Maturity at 7/30/2021 at a Rate of 2.29%
5th Note – Five Year with Maturity at 7/30/2022 at a Rate of 2.29%

All Rates are Tax Free

Conditions Payments of Interest on Each Note will be Due Annually

If you have any questions, or if you need any more information, please do not hesitate to call. Thanks again for allowing us to help with this endeavor.

Sincerely,



Brett Sanders
President

bankfirstfs.com

LOAN NUMBER	LOAN NAME	ACCT NUMBER	NOTE DATE	INITIALS
1138714	CLAY COUNTY MS	C0020270	06/30/17	LBS
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$12 000 00	Not Applicable	2 290%	06/30/18	Commercial
Creditor Use Only				

PROMISSOR
(Commercial Sign)

7
Note

DATE AND PARTIES The date of this Promissory Note (Note) is June 30 2017

LENDER

BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point, MS 39773
Telephone 662-494-1964

BORROWER

CLAY COUNTY, MS
205 COURT STREET
WEST POINT MS 39773

1 DEFINITIONS As used in this Note, the terms have the following meaning

- A. Pronouns** The pronouns "I," "me," and "my" refer to each Borrower signing this Note. "You" and "your" refer to the Lender, any participants or syndicators, successors and assigns, or any person or company that acquires an interest in the Loan.
- B. Note** Note refers to this document, and any extensions, renewals, modifications and substitutions of this Note.
- C. Loan** Loan refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Note.
- D. Loan Documents** Loan Documents refer to all the documents executed as a part of or in connection with the Loan.
- E. Property** Property is any property, real, personal or intangible, that secures my performance of the obligations of this Loan.
- F. Percent.** Rates and rate change limitations are expressed as annualized percentages.
- G. Dollar Amounts** All dollar amounts will be payable in lawful money of the United States of America.

2 PROMISE TO PAY For value received, I promise to pay you or your order, at your address or at such other location as you may designate, the principal sum of \$12 000 00 (Principal) plus interest from June 30 2017 on the unpaid Principal balance until this Note matures or this obligation is accelerated.

3 INTEREST Interest will accrue on the unpaid Principal balance of this Note at the rate of 2 290 percent (Interest Rate).

- A. Post-Maturity Interest.** After maturity or acceleration, interest will accrue on the unpaid Principal balance of this Note at the Interest Rate in effect from time to time until paid in full.
- B. Maximum Interest Amount.** Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law. Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance. Any remainder will be refunded to me.
- C. Statutory Authority.** The amount assessed or collected on this Note is authorized by the Mississippi usury laws under Miss. Code Ann. Title 75 Chapter 17.
- D. Accrual.** Interest accrues using an Actual/360 days counting method.

4 REMEDIAL CHARGES In addition to interest or other finance charges, I agree that I will pay these additional fees based on my method and pattern of payment. Additional remedial charges may be described elsewhere in this Note.

- A. Late Charge.** If a payment is more than 15 days late, I will be charged 4 000 percent of the Unpaid Portion of Payment or \$5 00, whichever is greater. However, this charge will not be greater than \$50 00. I will pay this late charge promptly but only once for each late payment.

5 PAYMENT I agree to pay this Note on demand, but if no demand is made, I agree to pay this Note in a single payment of all unpaid Principal and accrued interest on June 30 2018.

Payments will be rounded to the nearest \$ 01. With the final payment, I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf. Payments scheduled to be paid on the 29th, 30th or 31st day of a month that contains no such day will instead be made on the last day of such month.

6 PREPAYMENT I may prepay this Loan in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXXXXX00000000001180026062817N

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Page 1



7 **LOAN PURPOSE** The purpose of this Loan is CONSTRUCTION OF COMMUNITY CENTER IN DISTRICT FOUR.

8 **ADDITIONAL TERMS WAIVER OF JURY TRIAL** You agree that YOU WAIVE YOUR RIGHT TO A JURY TRIAL in any dispute with us. Such disputes may be tried before a judge only.

JURISDICTION AND VENUE Any action or proceeding regarding your Note or your loan agreement must be brought in Mississippi state courts located in Lowndes County, Mississippi, or in the United States District Court for the Northern District of Mississippi, if Federal jurisdiction applies. You submit to the personal jurisdiction of Mississippi. Note that any action or proceeding will be governed by and interpreted in accordance with Mississippi law as stated in the Applicable Law section of your Note.

9 **SECURITY** The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document	Date of Security Document
Security Agreement CLAY COUNTY MS	CLAY COUNTY MS	06/30/2017

10 **LIMITATIONS ON CROSS COLLATERALIZATION** The cross collateralization clause on any existing or future loan, but not including this Loan, is void and ineffective as to this Loan, including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory, non-purchase money security interest is created in household goods in connection with a consumer loan, as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) that are required for loans secured by the Property.

11 **DEFAULT** I understand that you may demand payment anytime at your discretion. For example, you may demand payment in full if any of the following events (known separately and collectively as an Event of Default) occur:

- A **Payments** I fail to make a payment in full when due.
- B **Insolvency or Bankruptcy** The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.
- C **Failure to Perform** I fail to perform any condition or to keep any promise or covenant of this Note.
- D **Other Documents** A default occurs under the terms of any other Loan Document.
- E **Other Agreements** I am in default on any other debt or agreement I have with you.
- F **Misrepresentation** I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G **Judgment** I fail to satisfy or appeal any judgment against me.
- H **Forfeiture** The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
- I **Name Change** I change my name or assume an additional name without notifying you before making such a change.
- J **Property Transfer** I transfer all or a substantial part of my money or property.
- K **Property Value** You determine in good faith that the value of the Property has declined or is impaired.
- L **Insecurity** You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

12 **DUE ON SALE OR ENCUMBRANCE** You may, at your option, declare the entire balance of this Note to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

13 **WAIVERS AND CONSENT** To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.

- A **Additional Waivers By Borrower** In addition, I and any party to this Note and Loan, to the extent permitted by law, consent to certain actions you may take, and generally waive defenses that may be available based on these actions or based on the status of a party to this Note:
 - (1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.
 - (2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.
 - (3) You may release, substitute or impair any Property securing this Note.
 - (4) You or any institution participating in this Note may invoke your right of set-off.
 - (5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.
 - (6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B **No Waiver By Lender** Your course of dealing or your forbearance from, or delay in, the exercise of any of your rights, remedies, privileges or right to insist upon my strict performance of any provisions contained in this Note or any other Loan Document, shall not be construed as a waiver by you, unless any such waiver is in writing and is signed by you.

14 **REMEDIES** After I default, you may at your option do any one or more of the following:

- A **Acceleration** You may make all or any part of the amount owing by the terms of this Note immediately due.

B Sources You may use any and all remedies you have under state or federal law or in any Loan Document

C Insurance Benefits You may make a claim for any and all insurance benefits or refunds that may be available on my default

D Payments Made On My Behalf Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note and accrue interest at the highest post maturity interest rate

E Set Off You may use the right of set-off This means you may set off any amount due and payable under the terms of this Note against any right I have to receive money from you

My right to receive money from you includes any deposit or share account balance I have with you any money owed to me on an item presented to you or in your possession for collection or exchange and any repurchase agreement or other non deposit obligation Any amount due and payable under the terms of this Note means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set off

Subject to any other written contract if my right to receive money from you is also owned by someone who has not agreed to pay this Note your right of set off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement

Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity It also does not apply to any Individual Retirement Account or other tax-deferred retirement account

You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off

F Waiver Except as otherwise required by law by choosing any one or more of these remedies you do not give up your right to use any other remedy You do not waive a default if you choose not to use a remedy By electing not to use any remedy you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again

15 COLLECTION EXPENSES AND ATTORNEYS FEES On or after the occurrence of an Event of Default to the extent permitted by law I agree to pay all expenses of collection enforcement or protection of your rights and remedies under this Note or any other Loan Document Expenses include but are not limited to attorneys fees court costs and other legal expenses These expenses are due and payable immediately If not paid immediately these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note All fees and expenses will be secured by the Property I have granted to you if any In addition to the extent permitted by the United States Bankruptcy Code I agree to pay the reasonable attorneys fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me

16 COMMISSIONS I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate

17 WARRANTIES AND REPRESENTATIONS I have the right and authority to enter into this Note The execution and delivery of this Note will not violate any agreement governing me or to which I am a party

18 APPLICABLE LAW This Note is governed by the laws of Mississippi the United States of America and to the extent required by the laws of the jurisdiction where the Property is located except to the extent such state laws are preempted by federal law In the event of a dispute the exclusive forum venue and place of jurisdiction will be in Mississippi unless otherwise required by law

19 JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it You may sue me alone or anyone else who is obligated on the Loan or any number of us together to collect the Loan Extending the Loan or new obligations under the Loan will not affect my duty under the Loan and I will still be obligated to pay the Loan This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives successors heirs and assigns

20 AMENDMENT INTEGRATION AND SEVERABILITY This Note may not be amended or modified by oral agreement No amendment or modification of this Note is effective unless made in writing and executed by you and me This Note and the other Loan Documents are the complete and final expression of the agreement If any provision of this Note is unenforceable then the unenforceable provision will be severed and the remaining provisions will still be enforceable No present or future agreement securing any other debt I owe you will secure the payment of this Loan if with respect to this loan you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if as a result, this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007

21 INTERPRETATION Whenever used the singular includes the plural and the plural includes the singular The section headings are for convenience only and are not to be used to interpret or define the terms of this Note

22 NOTICE FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS Unless otherwise required by law any notice will be given by delivering it or mailing it by first class mail or via a nationally recognized overnight courier to the appropriate party's address listed in the DATE AND PARTIES section or to any other address designated in writing Notice to one Borrower will be deemed to be notice to all Borrowers I will inform you in writing of any change in my name address or other application information I will provide you any correct and complete financial statements or other information you request I agree to sign deliver and file any additional documents or certifications that you may consider necessary to perfect continue and preserve my obligations under this Loan and to confirm your lien status on any Property Time is of the essence

23 CREDIT INFORMATION I agree to supply you with whatever information you reasonably request You will make requests for this information without undue frequency and will give me reasonable time in which to supply the information

24 ERRORS AND OMISSIONS I agree if requested by you to fully cooperate in the correction if necessary in the reasonable discretion of you of any and all loan closing documents so that all documents accurately describe the loan between you and me I agree to assume all costs including by way of illustration and not limitation actual expenses legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days

25 SIGNATURES By signing I agree to the terms contained in this Note I also acknowledge receipt of a copy of this Note

BORROWER
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXXXXX0000000001180026062817N

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Page 4

DISBURSEMENT AUTHORIZATION AND CASH PAYMENT SUMMARY

DATE AND PARTIES The date of this Disbursement Authorization and Cash Payment Summary is June 30 2017 The parties and their addresses are

LENDER

BANKFIRST FINANCIAL SERVICES
 7342 Highway 45 Alt N
 P O Box 325
 West Point, MS 39773
 Telephone 662 494 1964

BORROWER

CLAY COUNTY MS
 205 COURT STREET
 WEST POINT MS 39773

Loan Number 1138714

1 DEFINITIONS As used in this Disbursement Authorization and Cash Payment Summary the terms have the following meanings

A Pronouns The pronouns I me and my refer to all Borrowers signing this Disbursement Authorization and Cash Payment Summary individually and together You and Your refer to the Lender

B Loan Loan refers to this transaction generally including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications security agreements disclosures or notes and this Disbursement Authorization and Cash Payment Summary

2 DISBURSEMENT SUMMARY The following summarizes the disbursements from the Loan

Loan		\$12 000 00
Cash Paid In	\$20 00	
Amount Contributed by Borrower	\$0 00	
Total Cash Received		\$20 00
Disbursed to Borrowers	\$12 000 00	
Disbursed to Lender	\$0 00	
Disbursed to Other Payees	\$20 00	
Total Amounts Disbursed		\$12 020 00
Amount Remaining To Be Disbursed		\$0 00
Undisbursed Fees/Charges		\$0 00

3 DISBURSEMENT AUTHORIZATION I authorize you to disburse the following amounts from my Loan

DISBURSED TO	DATE		AMOUNT DISBURSED
Disbursements to Borrower			\$12 000 00
Check # payable to CLAY COUNTY MS	06/30/2017	\$12 000 00	
Disbursements to Lender			\$0 00
Disbursements to third parties			\$0 00
TOTAL DISBURSED			\$12 000 00

4 CASH PAYMENT SUMMARY The following loan charges are cash payments collected prior to or at settlement

CLAY COUNTY MS
 Disbursement Authorization
 MS/4XXXXXXXXX00000000001180026062817N

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 Page 1



DISBURSED TO	DATE	AMOUNT DISBURSED
Cash Fees & Charges disbursed to third parties		\$20 00
PUBLIC OFFICIAL	06/30/2017	\$20 00
Filing UCC		\$20 00 *L
Items marked with an asterisk () have been paid outside of closing in whole or in part		
Items marked with a (B) are paid by borrower items marked with a (S) are paid by seller		
Items marked with a (L) are paid by lender Items marked with a (T) are paid by third party		
TOTAL OF CASH PAYMENTS		\$20 00

Amount remaining to be disbursed if any \$0 00

I acknowledge receipt of a copy of this Disbursement Authorization and Cash Payment Summary on June 30 2017

BORROWER

CLAY COUNTY MS

By _____ Date _____
 SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

FACTS

WHAT DOES BANKFIRST FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and Account Balances ▪ Payment History and Credit History ▪ Transaction History and Checking Account information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons BankFirst Financial Services chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does BankFirst Financial Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions? Call 662-726-6030 or go to www.bankfirstfs.com



Who we are	
Who is providing this notice?	BankFirst Financial Services, Macon MS 39341
What we do	
How does BankFirst Financial Services protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BankFirst Financial Services collect my personal information?	We collect your personal information for example when you <ul style="list-style-type: none"> ▪ Open an account or show your driver's license ▪ Deposit money or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers</i>

Right to Request Specific Reasons for Credit Denial (Business Credit)
(To be given at Time of Application)

BankFirst Financial Services
P O Box 1248
Columbus, MS 39703

If your application for business credit is denied you have the right to a written statement of the specific reasons for the denial. To obtain this statement, please contact Ralph Carter at 900 Main Street, Columbus MS 39701, telephone number 662 243 7121 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is

FEDERAL RESERVE BOARD
Federal Reserve Consumer Help Center
P O Box 1200
Minneapolis, Minnesota 55480

LOAN NUMBER	LOAN NAME	ACCT NUMBER	NOTE DATE	INITIALS
1138749	CLAY COUNTY MS	C0020270	06/30/17	LBS
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$12 000 00-	Not Applicable	2.290%	06/30/19	Commercial
Creditor Use Only				

PROMISSORY NOTE

(Commercial Single A)

DATE AND PARTIES The date of this Promissory Note (Note) is June 30 2017 The

Loan # 2

LENDER

BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point MS 39773
Telephone 662 494 1964

BORROWER

CLAY COUNTY MS
205 COURT STREET
WEST POINT MS 39773

1 DEFINITIONS As used in this Note the terms have the following meanings

- A Pronouns** The pronouns I me and my refer to each Borrower signing and the Lender any participants or syndicators successors and assigns or any person or company
- B Note** Note refers to this document and any extensions renewals modifications ~~and substitutions of this Note~~
- C Loan** Loan refers to this transaction generally including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications security agreements disclosures or notes and this Note
- D Loan Documents** Loan Documents refer to all the documents executed as a part of or in connection with the Loan
- E Property** Property is any property real personal or intangible that secures my performance of the obligations of this Loan
- F Percent** Rates and rate change limitations are expressed as annualized percentages
- G Dollar Amounts** All dollar amounts will be payable in lawful money of the United States of America

2 PROMISE TO PAY For value received I promise to pay you or your order at your address or at such other location as you may designate the principal sum of \$12 000 00 (Principal) plus interest from June 30 2017 on the unpaid Principal balance until this Note matures or this obligation is accelerated

3 INTEREST Interest will accrue on the unpaid Principal balance of this Note at the rate of 2.290 percent (Interest Rate)

- A Post Maturity Interest** After maturity or acceleration interest will accrue on the unpaid Principal balance of this Note at the Interest Rate in effect from time to time until paid in full
- B Maximum Interest Amount** Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance A remainder will be refunded to me
- C Statutory Authority** The amount assessed or collected on this Note is authorized by the Mississippi usury laws under Miss Code Ann Title 75 Chapter 17
- D Accrual** Interest accrues using an Actual/360 days counting method

4 REMEDIAL CHARGES In addition to interest or other finance charges I agree that I will pay these additional fees based on my method and pattern of payment Additional remedial charges may be described elsewhere in this Note

- A Late Charge** If a payment is more than 15 days late I will be charged 4.000 percent of the Unpaid Portion of Payment or \$5 00 whichever is greater However this charge will not be greater than \$50 00 I will pay this late charge promptly but only once for each late payment

5 PAYMENT I agree to pay this Note on demand but if no demand is made I agree to pay this Note in installments of accrued interest beginning June 30 2018 and then on the same day each year thereafter I agree to pay the entire unpaid Principal and any accrued but unpaid interest on June 30 2019

Payments will be rounded to the nearest \$ 01 With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf Payments scheduled to be paid on the 29th 30th or 31st day of a month that contains no such day will instead be made on the last day of such month

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXXXXX0000000001180025062817N

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Each payment I make on this Note will be applied first to interest that is due then to principal that is due then to late charges that are due and finally to any charges that I owe other than principal and interest. If you and I agree to a different application of payments we will describe our agreement on this Note. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

6 PREPAYMENT I may prepay this Loan in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

7 LOAN PURPOSE The purpose of this Loan is CONSTRUCTION OF COMMUNITY CENTER IN DISTRICT FOUR.

8 ADDITIONAL TERMS WAIVER OF JURY TRIAL You agree that YOU WAIVE YOUR RIGHT TO A JURY TRIAL in any dispute with us. Such disputes may be tried before a judge only.

JURISDICTION AND VENUE Any action or proceeding regarding your Note or your loan agreement must be brought in Mississippi state courts located in Lowndes County, Mississippi, or in the United States District Court for the Northern District of Mississippi, if Federal jurisdiction applies. You submit to the personal jurisdiction of Mississippi. Note that any action or proceeding will be governed by and interpreted in accordance with Mississippi law as stated in the Applicable Law section of your Note.

9 SECURITY The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document	Date of Security Document
Security Agreement - CLAY COUNTY, MS	CLAY COUNTY, MS	06/30/2017

10 LIMITATIONS ON CROSS-COLLATERALIZATION The cross-collateralization clause on any existing or future loan, but not including this Loan, is void and ineffective as to this Loan, including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X) that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act, (Regulation Z) that are required for loans secured by the Property.

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A. Payments I fail to make a payment in full when due.

B. Insolvency or Bankruptcy The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.

C. Failure to Perform I fail to perform any condition or to keep any promise or covenant of this Note.

D. Other Documents A default occurs under the terms of any other Loan Document.

E. Other Agreements I am in default on any other debt or agreement I have with you.

F. Misrepresentation I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

G. Judgment I fail to satisfy or appeal any judgment against me.

H. Forfeiture The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

I. Name Change I change my name or assume an additional name without notifying you before making such a change.

J. Property Transfer I transfer all or a substantial part of my money or property.

K. Property Value You determine in good faith that the value of the Property has declined or is impaired.

L. Insecurity You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

12 DUE ON SALE OR ENCUMBRANCE You may, at your option, declare the entire balance of this Note to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

13 WAIVERS AND CONSENT To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.

A. Additional Waivers By Borrower In addition, I and any party to this Note and Loan, to the extent permitted by law, consent to certain actions you may take and generally waive defenses that may be available based on these actions or based on the status of a party to this Note:

(1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.

(2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.

(3) You may release, substitute or impair any Property securing this Note.

(4) You, or any institution participating in this Note, may invoke your right of set-off.

(5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.

(6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B No Waiver By Lender Your course of dealing or your forbearance from or delay in the exercise of any of your rights, remedies, privileges or right to insist upon my strict performance of any provisions contained in this Note or any other Loan Document, shall not be construed as a waiver by you unless any such waiver is in writing and is signed by you.

14 REMEDIES After I default, you may at your option do any one or more of the following:

A Acceleration You may make all or any part of the amount owing by the terms of this Note immediately due.

B Sources You may use any and all remedies you have under state or federal law or in any Loan Document.

C Insurance Benefits You may make a claim for any and all insurance benefits or refunds that may be available on my default.

D Payments Made On My Behalf Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note and accrue interest at the highest post maturity interest rate.

E Set-Off You may use the right of set-off. This means you may set-off any amount due and payable under the terms of this Note against any right I have to receive money from you.

My right to receive money from you includes any deposit or share account balance I have with you, any money owed to me on an item presented to you or in your possession for collection or exchange, and any repurchase agreement or other non-deposit obligation. "Any amount due and payable under the terms of this Note" means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set-off.

Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay this Note, your right to set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement.

Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to an Individual Retirement Account or other tax-deferred retirement account.

You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.

F Waiver Except as otherwise required by law, by choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

15 COLLECTION EXPENSES AND ATTORNEYS FEES On or after the occurrence of an Event of Default to the extent permitted by law, I agree to pay all expenses of collection, enforcement or protection of your rights and remedies under this Note or any other Loan Document. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note. All fees and expenses will be secured by the Property I have granted to you, if any. In addition to the extent permitted by the United States Bankruptcy Code, I agree to pay the reasonable attorneys' fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me.

16 COMMISSIONS I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate.

17 WARRANTIES AND REPRESENTATIONS I have the right and authority to enter into this Note. The execution and delivery of this Note will not violate any agreement governing me or to which I am a party.

18 APPLICABLE LAW This Note is governed by the laws of Mississippi, the United States of America, and to the extent required by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law. In the event of a dispute, the exclusive forum, venue and place of jurisdiction will be in Mississippi, unless otherwise required by law.

19 JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone or anyone else who is obligated on the Loan, or any number of us together, to collect the Loan. Extending the Loan or new obligations under the Loan will not affect my duty under the Loan and I will still be obligated to pay the Loan. This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives, successors, heirs and assigns.

20 AMENDMENT, INTEGRATION AND SEVERABILITY This Note may not be amended or modified by oral agreement. No amendment or modification of this Note is effective unless made in writing and executed by you and me. This Note and the other Loan Documents are the complete and final expression of the agreement. If any provision of this Note is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable. No present or future agreement securing any other debt I owe you will secure the payment of this Loan if, with respect to this loan, you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

21 INTERPRETATION Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Note.

22 NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail or via a nationally recognized overnight courier to the appropriate party's address listed in the DATE AND PARTIES section or to any other address designated in writing. Notice to one Borrower will be deemed to be notice to all Borrowers. I will inform you in writing of any change in my name, address or other application information. I will provide you any correct and complete financial statements or other information you request. I agree to sign, deliver and file any additional documents or certifications that you may consider necessary to perfect, continue and preserve my obligations under this Loan and to confirm your lien status on any Property. Time is of the essence.

23 CREDIT INFORMATION I agree to supply you with whatever information you reasonably request. You will make requests for this information without undue frequency and will give me reasonable time in which to supply the information.

24 ERRORS AND OMISSIONS I agree, if requested by you, to fully cooperate in the correction, if necessary, in the reasonable discretion of you or any and all loan closing documents so that all documents accurately describe the loan between you and me. I agree to assume all costs, including by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days.

25 SIGNATURES By signing, I agree to the terms contained in this Note. I also acknowledge receipt of a copy of this Note.

BORROWER

CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

DISBURSEMENT AUTHORIZATION

DATE AND PARTIES The date of this Disbursement Authorization is June 30 2017. The parties and their addresses are

LENDER
BANKFIRST FINANCIAL SERVICES
 7342 Highway 45 Alt N
 P O Box 325
 West Point, MS 39773
 Telephone: 662-494-1964

BORROWER
CLAY COUNTY, MS
 205 COURT STREET
 WEST POINT MS 39773

Loan Number: 1138749

1 DEFINITIONS - As used in this Disbursement Authorization, the terms have the following meanings:

A Pronouns. The pronouns "I", "me" and "my" refer to all Borrowers signing this Disbursement Authorization, individually and together. "You" and "Your" refer to the Lender.

B Loan. "Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction, such as applications, security agreements, disclosures or notes, and this Disbursement Authorization.

2 DISBURSEMENT SUMMARY The following summarizes the disbursements from the Loan:

Loan		\$12,000.00
Cash Paid In	\$0.00	
Amount Contributed by Borrower	\$0.00	
Total Cash Received		\$0.00
Disbursed to Borrowers	\$12,000.00	
Disbursed to Lender	\$0.00	
Disbursed to Other Payees	\$0.00	
Total Amounts Disbursed		\$12,000.00
Amount Remaining To Be Disbursed		\$0.00
Undisbursed Fees/Charges		\$0.00

3 DISBURSEMENT AUTHORIZATION I authorize you to disburse the following amounts from my Loan:

DISBURSED TO	DATE	AMOUNT DISBURSED
Disbursements to Borrower		\$12,000.00
Check # payable to CLAY COUNTY, MS	06/30/2017	\$12,000.00
Disbursements to Lender		\$0.00
Disbursements to third parties		\$0.00
TOTAL DISBURSED		\$12,000.00

Amount remaining to be disbursed, if any: \$0.00



I acknowledge receipt of a copy of this Disbursement Authorization on June 30 2017

BORROWER.

CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

FACTS **WHAT DOES BANKFIRST FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account Balances
- Payment History and Credit History
- Transaction History and Checking Account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons BankFirst Financial Services chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does BankFirst Financial Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions? Call 662-726-6030 or go to www.bankfirstfs.com



Who we are	
Who is providing this notice?	BankFirst Financial Services Macon MS 39341
What we do	
How does BankFirst Financial Services protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BankFirst Financial Services collect my personal information?	We collect your personal information for example when you <ul style="list-style-type: none"> ▪ Open an account or show your driver's license ▪ Deposit money or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes -- information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers</i>

LOAN NUMBER	LOAN NAME	ACCT NUMBER	NOTE DATE	INITIALS
1138773	CLAY COUNTY MS	C0020270	06/30/17	LBS
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$12 000 00	Not Applicable	2.290%	06/30/20	Commercial
Creditor Use Only				

PROMISSORY NOTE
(Commercial Single Advance)

DATE AND PARTIES The date of this Promissory Note (Note) is June 30 2017 The parties and their addresses are

LENDER

BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point, MS 39773
Telephone 662 494 1964

BORROWER

CLAY COUNTY, MS
205 COURT STREET
WEST POINT MS 39773

1 DEFINITIONS As used in this Note the terms I

- A Pronouns** The pronouns "I" "me" and "I" assigns and each other person or legal entity (in Lender any participants or syndicators, successors
- B Note** Note refers to this document, and any ext
- C Loan** Loan refers to this transaction generally transaction such as applications security agreements
- D Loan Documents** Loan Documents refer to all th
- E Property** Property is any property real personal
- F Percent** Rates and rate change limitations are expr
- G Dollar Amounts** All dollar amounts will be payabl

Loan #3

either with their heirs successors and
Note "You and Your" refer to the
Loan

ments prepared or submitted for this

Loan

2 PROMISE TO PAY For value received I promise to p
sum of \$12 000 00 (Principal) plus interest from June 30 20

ou may designate, the principal
ation is accelerated

3 INTEREST Interest will accrue on the unpaid Principal be

- A. Post Maturity Interest** After maturity or acceleration time to time until paid in full
- B. Maximum Interest Amount** Any amount assessed or c, interest allowed by applicable law Amounts collected in ex remainder will be refunded to me
- C. Statutory Authority** The amount assessed or collected on this Note is authorized by the Mississippi usury laws under Miss Code Ann Title 75 Chapter 17
- D. Accrual** Interest accrues using an Actual/360 days counting method

Interest Rate in effect from

amount amount will be applied first to the unpaid Principal balance An

4 REMEDIAL CHARGES In addition to interest or other financa charges I agree that I will pay these additional fees based on my method and pattern of payment Additional remedial charges may be described elsewhere in this Note

- A. Late Charge** If a payment is more than 15 days late I will be charged 4 000 percent of the Unpaid Portion of Payment or \$5 00 whichever is greater However this charge will not be greater than \$50 00 I will pay this late charge promptly but only once for each late payment

5 PAYMENT I agree to pay this Note on demand but if no demand is made I agree to pay this Note in installments of accrued interest beginning June 30 2018 and then on the same day each year thereafter I agree to pay the entire unpaid Principal and any accrued but unpaid interest on June 30 2020

Payments will be rounded to the nearest \$ 01 With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf Payments scheduled to be paid on the 29th 30th or 31st day of a month that contains no such day will instead be made on the last day of such month

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXX000000001180026062817N

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Initials _____
Page 1



Each payment I make on this Note will be applied first to interest that is due then to principal that is due then to late charges that are due and finally to any charges that I owe other than principal and interest. If you and I agree to a different application of payments we will describe our agreement on this Note. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

6 PREPAYMENT I may prepay this Loan in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

7 LOAN PURPOSE The purpose of this Loan is CONSTRUCTION OF COMMUNITY CENTER IN DISTRICT FOUR.

8 ADDITIONAL TERMS - WAIVER OF JURY TRIAL You agree that YOU WAIVE YOUR RIGHT TO A JURY TRIAL in any dispute with us. Such disputes may be tried before a judge only.

JURISDICTION AND VENUE Any action or proceeding regarding your Note or your loan agreement must be brought in Mississippi state courts located in Lowndes County, Mississippi or in the United States District Court for the Northern District of Mississippi, if Federal jurisdiction applies. You submit to the personal jurisdiction of Mississippi. Note that any action or proceeding will be governed by and interpreted in accordance with Mississippi law as stated in the Applicable Law section of your Note.

9 SECURITY The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document	Date of Security Document
Security Agreement CLAY COUNTY MS	CLAY COUNTY MS	06/30/2017

10. LIMITATIONS ON CROSS-COLLATERALIZATION The cross-collateralization clause on any existing or future loan but not including this Loan, is void and ineffective as to this Loan, including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory non-purchase money security interest is created in household goods in connection with a "consumer loan" as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X) that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 67D of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act, (Regulation Z) that are required for loans secured by the Property.

11 DEFAULT I understand that you may demand payment anytime at your discretion. For example, you may demand payment in full if any of the following events (known separately and collectively as an Event of Default) occur:

- A. **Payments.** I fail to make a payment in full when due.
- B. **Insolvency or Bankruptcy.** The death, dissolution or insolvency or appointment of a receiver by or on behalf of application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of the voluntary or involuntary termination of existence by or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.
- C. **Failure to Perform.** I fail to perform any condition or to keep any promise or covenant of this Note.
- D. **Other Documents.** A default occurs under the terms of any other Loan Document.
- E. **Other Agreements.** I am in default on any other debt or agreement I have with you.
- F. **Misrepresentation.** I make any verbal or written statement or provide any financial information that is untrue, inaccurate or conceals a material fact at the time it is made or provided.
- G. **Judgment.** I fail to satisfy or appeal any judgment against me.
- H. **Forfeiture.** The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
- I. **Name Change.** I change my name or assume an additional name without notifying you before making such a change.
- J. **Property Transfer.** I transfer all or a substantial part of my money or property.
- K. **Property Value.** You determine in good faith that the value of the Property has declined or is impaired.
- L. **Insecurity.** You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

12 DUE ON SALE OR ENCUMBRANCE You may, at your option, declare the entire balance of this Note to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

13 WAIVERS AND CONSENT To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.

A. Additional Waivers By Borrower In addition, I and any party to this Note and Loan, to the extent permitted by law, consent to certain actions you may take and generally waive defenses that may be available based on these actions or based on the status of a party to this Note:

- (1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.
- (2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.
- (3) You may release, substitute or impair any Property securing this Note.
- (4) You or any institution participating in this Note may invoke your right of set-off.
- (5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.
- (6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B No Waiver By Lender Your course of dealing or your forbearance from or delay in the exercise of any of your rights remedies privileges or right to insist upon my strict performance of any provisions contained in this Note or any other Loan Document shall not be construed as a waiver by you unless any such waiver is in writing and is signed by you

14 REMEDIES After I default you may at your option do any one or more of the following

A Acceleration You may make all or any part of the amount owing by the terms of this Note immediately due

B Sources You may use any and all remedies you have under state or federal law or in any Loan Document

C Insurance Benefits You may make a claim for any and all insurance benefits or refunds that may be available on my default

D Payments Made On My Behalf Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note and accrue interest at the highest post maturity interest rate

E Set-Off You may use the right of set-off This means you may set off any amount due and payable under the terms of this Note against any right I have to receive money from you

My right to receive money from you includes any deposit or share account balance I have with you any money owed to me on an item presented to you or in your possession for collection or exchange and any repurchase agreement or other non-deposit obligation Any amount due and payable under the terms of this Note means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set-off

Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay this Note your right to set off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement

Your right of set off does not apply to an account or other obligation where my rights arise only in a representative capacity It also does not apply to a Individual Retirement Account or other tax-deferred retirement account

You will not be liable for the dishonor of any check when the dishonor occurs because you set off against any of my accounts I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off

F Waiver Except as otherwise required by law by choosing any one or more of these remedies you do not give up your right to use any other remedy You do not waive a default if you choose not to use a remedy By electing not to use any remedy you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again

15 COLLECTION EXPENSES AND ATTORNEYS FEES On or after the occurrence of an Event of Default to the extent permitted by law I agree to pay all expenses of collection enforcement or protection of your rights and remedies under this Note or any other Loan Document Expenses include but are not limited to attorneys fees court costs and other legal expenses These expenses are due and payable immediately If not paid immediately these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note All fees and expenses will be secured by the Property I have granted to you if any In addition to the extent permitted by the United States Bankruptcy Code I agree to pay the reasonable attorneys fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me

16 COMMISSIONS I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate

17 WARRANTIES AND REPRESENTATIONS I have the right and authority to enter into this Note The execution and delivery of this Note will not violate any agreement governing me or to which I am a party

18 APPLICABLE LAW This Note is governed by the laws of Mississippi the United States of America and to the extent required by the laws of the jurisdiction where the Property is located except to the extent such state laws are preempted by federal law In the event of a dispute the exclusive forum venue and place of jurisdiction will be in Mississippi unless otherwise required by law

19 JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it You may sue me alone or anyone else who is obligated on the Loan or any number of us together to collect the Loan Extending the Loan or new obligations under the Loan will not affect my duty under the Loan and I will still be obligated to pay the Loan This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives successors heirs and assigns

20 AMENDMENT INTEGRATION AND SEVERABILITY This Note may not be amended or modified by oral agreement No amendment or modification of this Note is effective unless made in writing and executed by you and me This Note and the other Loan Documents are the complete and final expression of the agreement If any provision of this Note is unenforceable then the unenforceable provision will be severed and the remaining provisions will still be enforceable No present or future agreement securing any other debt I owe you will secure the payment of this Loan if with respect to this loan you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if as a result this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007

21 INTERPRETATION Whenever used the singular includes the plural and the plural includes the singular The section headings are for convenience only and are not to be used to interpret or define the terms of this Note

22 NOTICE FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS Unless otherwise required by law any notice will be given by delivering it or mailing it by first class mail or via a nationally recognized overnight courier to the appropriate party's address listed in the DATE AND PARTIES section or to any other address designated in writing Notice to one Borrower will be deemed to be notice to all Borrowers I will inform you in writing of any change in my name address or other application information I will provide you any correct and complete financial statements or other information you request I agree to sign deliver and file any additional documents or certifications that you may consider necessary to perfect continue and preserve my obligations under this Loan and to confirm your lien status on any Property Time is of the essence

23 CREDIT INFORMATION I agree to supply you with whatever information you reasonably request You will make requests for this information without undue frequency and will give me reasonable time in which to supply the information

24 ERRORS AND OMISSIONS I agree if requested by you to fully cooperate in the correction if necessary in the reasonable discretion of you of any and all loan closing documents so that all documents accurately describe the loan between you and me I agree to assume all costs including by way of illustration and not limitation actual expenses legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days

25 SIGNATURES By signing I agree to the terms contained in this Note I also acknowledge receipt of a copy of this Note

CLAY COUNTY MS

Mississippi Promissory Note

MS/4XXXXXXXXX000000001180026062817N

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Page 3

BORROWER
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

DISBURSEMENT AUTHORIZATION

DATE AND PARTIES The date of this Disbursement Authorization is June 30 2017 The parties and their addresses are

LENDER.

BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point MS 39773
Telephone 662 494 1964

BORROWER

CLAY COUNTY MS
205 COURT STREET
WEST POINT MS 39773

Loan Number 1138773

DEFINITIONS As used in this Disbursement Authorization the terms have the following meanings.

A Pronouns. The pronouns "I" "me" and "my" refer to all Borrowers signing this Disbursement Authorization individually and together "You" and "Your" refer to the Lender

B Loan. "Loan" refers to this transaction generally including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications security agreements disclosures or notes and this Disbursement Authorization

2 DISBURSEMENT SUMMARY The following summarizes the disbursements from the Loan

Loan		\$12 000 00
Cash Paid In	\$0 00	
Amount Contributed by Borrower	\$0 00	
Total Cash Received		\$0 00
Disbursed to Borrowers	\$12 000 00	
Disbursed to Lender	\$0 00	
Disbursed to Other Payees	\$0 00	
Total Amounts Disbursed		\$12 000 00
Amount Remaining To Be Disbursed		\$0 00
Undisbursed Fees/Charges		\$0 00

3 DISBURSEMENT AUTHORIZATION I authorize you to disburse the following amounts from my Loan

DISBURSED TO	DATE	AMOUNT DISBURSED
Disbursements to Borrower		\$12 000 00
Check # payable to CLAY COUNTY MS	06/30/2017	\$12 000 00
Disbursements to Lender		\$0 00
Disbursements to third parties		\$0 00
TOTAL DISBURSED		\$12 000 00

Amount remaining to be disbursed if any \$0 00

CLAY COUNTY MS
Disbursement Authorization
MS/4XXXXXXXXX0000000001180026062817N

Walters Kluwer Financial Services ©1996 2017 Bankers Systems™

Initials _____
Page 1



I acknowledge receipt of a copy of this Disbursement Authorization on June 30 2017

BORROWER.
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

FACTS

WHAT DOES BANKFIRST FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

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- Social Security number and Account Balances
- Payment History and Credit History
- Transaction History and Checking Account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons BankFirst Financial Services chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does BankFirst Financial Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions?

Call 662-726-6030 or go to www.bankfirstfs.com



Who we are

Who is providing this notice?	BankFirst Financial Services Macon MS 39341
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What we do

How does BankFirst Financial Services protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BankFirst Financial Services collect my personal information?	We collect your personal information for example when you <ul style="list-style-type: none"> ▪ Open an account or show your driver's license ▪ Deposit money or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers</i>

LOAN NUMBER	LOAN NAME	ACCT NUMBER	NOTE DATE	INITIALS
1138781	CLAY COUNTY MS	C0020270	06/30/17	LBS
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$12 000 00	Not Applicable	2 290%	06/30/21	Commercial
Creditor Use Only				

PROMISSORY NOTE
(Commercial Single Advance)

DATE AND PARTIES The date of this Promissory Note (Note) is:

LENDER
BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point MS 39773
Telephone 662 494 1964

Loan #4

BORROWER
CLAY COUNTY MS
205 COURT STREET
WEST POINT MS 39773

1 DEFINITIONS As used in this Note the terms have the following

- A Pronouns** The pronouns "I, me and my" refer to each assigns and each other person or legal entity (including guarantor Lender any participants or syndicators successors and assigns or heirs successors and id Your refer to the
- B Note** Note refers to this document and any extensions renewa
- C Loan** Loan refers to this transaction generally including obli (or submitted for this transaction such as applications security agreements disclosures or
- D Loan Documents** Loan Documents refer to all the documents e
- E Property** Property is any property real personal or intangible that secures my performance of the obligations of this Loan
- F Percent** Rates and rate change limitations are expressed as annualized percentages
- G Dollar Amounts** All dollar amounts will be payable in lawful money of the United States of America

2 PROMISE TO PAY For value received I promise to pay you or your order at your address or at such other location as you may designate the principal sum of \$12 000 00 (Principal) plus interest from June 30 2017 on the unpaid Principal balance until this Note matures or this obligation is accelerated

3 INTEREST Interest will accrue on the unpaid Principal balance of this Note at the rate of 2 290 percent (Interest Rate)

- A Post Maturity Interest** After maturity or acceleration interest will accrue on the unpaid Principal balance of this Note at the Interest Rate in effect from time to time until paid in full
- B Maximum Interest Amount** Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance An remainder will be refunded to me
- C Statutory Authority** The amount assessed or collected on this Note is authorized by the Mississippi usury laws under Miss Code Ann Title 75 Chapter 17
- D Accrual** Interest accrues using an Actual/360 days counting method

4 REMEDIAL CHARGES In addition to interest or other finance charges I agree that I will pay these additional fees based on my method and pattern of payment Additional remedial charges may be described elsewhere in this Note

- A Late Charge** If a payment is more than 15 days late I will be charged 4 000 percent of the Unpaid Portion of Payment or \$5 00 whichever is greater However this charge will not be greater than \$50 00 I will pay this late charge promptly but only once for each late payment

5 PAYMENT I agree to pay this Note on demand but if no demand is made I agree to pay this Note in installments of accrued interest beginning June 30 2018 and then on the same day each year thereafter I agree to pay the entire unpaid Principal and any accrued but unpaid interest on June 30 2021 Payments will be rounded to the nearest \$ 01 With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf Payments scheduled to be paid on the 29th 30th or 31st day of a month that contains no such day will instead be made on the last day of such month

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXXXXX0000000001180026062817N

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Initials _____
Page 1



Each payment I make on this Note will be applied first to interest that is due then to principal that is due then to late charges that are due and finally to any charges that I owe other than principal and interest. If you and I agree to a different application of payments we will describe our agreement on this Note. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

6 PREPAYMENT I may prepay this Loan in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

7 LOAN/PURPOSE The purpose of this Loan is CONSTRUCTION OF COMMUNITY CENTER IN DISTRICT FOUR.

8 ADDITIONAL TERMS WAIVER OF JURY TRIAL You agree that YOU WAIVE YOUR RIGHT TO A JURY TRIAL in any dispute with us. Such disputes may be tried before a judge only.

JURISDICTION AND VENUE Any action or proceeding regarding your Note or your loan agreement must be brought in Mississippi state courts located in Lowndes County, Mississippi or in the United States District Court for the Northern District of Mississippi if Federal jurisdiction applies. You submit to the personal jurisdiction of Mississippi. Note that any action or proceeding will be governed by and interpreted in accordance with Mississippi law as stated in the Applicable Law section of your Note.

9 SECURITY The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document	Date of Security Document
Security Agreement CLAY COUNTY MS	CLAY COUNTY MS	06/30/2017

10. LIMITATIONS ON CROSS-COLLATERALIZATION The cross-collateralization clause on any existing or future loan but not including this Loan, is void and ineffective as to this Loan including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory non-purchase money security interest is created in household goods in connection with a consumer loan as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X) that are required for loans secured by the Property or if as a result the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act, (Regulation Z) that are required for loans secured by the Property.

11 DEFAULT I understand that you may demand payment anytime at your discretion. For example, you may demand payment in full if any of the following events (known separately and collectively as an Event of Default) occur:

- A. **Payments** - I fail to make a payment in full when due.
- B. **Insolvency or Bankruptcy** - The death, dissolution or insolvency of appointment of a receiver by or on behalf of application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of the voluntary, or involuntary termination of existence by or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.
- C. **Failure to Perform** - I fail to perform any condition or to keep any promise or covenant of this Note.
- D. **Other Documents** - A default occurs under the terms of any other Loan Document.
- E. **Other Agreements** - I am in default on any other debt or agreement I have with you.
- F. **Misrepresentation** - I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G. **Judgment** - I fail to satisfy or appeal any judgment against me.
- H. **Forfeiture** - The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
- I. **Name Change** - I change my name or assume an additional name without notifying you before making such a change.
- J. **Property Transfer** - I transfer all or a substantial part of my money or property.
- K. **Property Value** - You determine in good faith that the value of the Property has declined or is impaired.
- L. **Insecurity** - You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

12 DUE ON SALE OR ENCUMBRANCE. You may at your option declare the entire balance of this Note to be immediately due and payable upon the creation of or contract for the creation of any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law as applicable.

13 WAIVERS AND CONSENT To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.

- A. **Additional Waivers By Borrower** In addition, I and any party to this Note and Loan to the extent permitted by law consent to certain actions you may take and generally waive defenses that may be available based on these actions or based on the status of a party to this Note:
- (1) You may renew or extend payments on this Note regardless of the number of such renewals or extensions.
 - (2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.
 - (3) You may release, substitute or impair any Property securing this Note.
 - (4) You or any institution participating in this Note may invoke your right of set-off.
 - (5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.
 - (6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B No Waiver By Lender Your course of dealing or your forbearance from or delay in the exercise of any of your rights remedies privileges or right to insist upon my strict performance of any provisions contained in this Note or any other Loan Document shall not be construed as a waiver by you unless any such waiver is in writing and is signed by you

14 REMEDIES After I default you may at your option do any one or more of the following

A Acceleration You may make all or any part of the amount owing by the terms of this Note immediately due

B Sources You may use any and all remedies you have under state or federal law or in any Loan Document

C Insurance Benefits You may make a claim for any and all insurance benefits or refunds that may be available on my default

D Payments Made On My Behalf Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note and accrue interest at the highest post maturity interest rate

E Set Off You may use the right of set-off This means you may set-off any amount due and payable under the terms of this Note against any right I have to receive money from you

My right to receive money from you includes any deposit or share account balance I have with you any money owed to me on an item presented to you or in your possession for collection or exchange and any repurchase agreement or other non-deposit obligation Any amount due and payable under the terms of this Note means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set-off

Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay this Note your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement

Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity It also does not apply to an Individual Retirement Account or other tax-deferred retirement account

You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off

F Waiver Except as otherwise required by law by choosing any one or more of these remedies you do not give up your right to use any other remedy You do not waive a default if you choose not to use a remedy By electing not to use any remedy you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again

15 COLLECTION EXPENSES AND ATTORNEYS FEES On or after the occurrence of an Event of Default, to the extent permitted by law I agree to pay all expenses of collection enforcement or protection of your rights and remedies under this Note or any other Loan Document Expenses include but are not limited to attorneys fees, court costs and other legal expenses These expenses are due and payable immediately If not paid immediately these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note All fees and expenses will be secured by the Property I have granted to you, if any in addition to the extent permitted by the United States Bankruptcy Code I agree to pay the reasonable attorneys fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me

16 COMMISSIONS I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate

17 WARRANTIES AND REPRESENTATIONS I have the right and authority to enter into this Note The execution and delivery of this Note will not violate any agreement governing me or to which I am a party

18 APPLICABLE LAW This Note is governed by the laws of Mississippi the United States of America and to the extent required by the laws of the jurisdiction where the Property is located except to the extent such state laws are preempted by federal law In the event of a dispute the exclusive forum venue and place of jurisdiction will be in Mississippi unless otherwise required by law

19 JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it You may sue me alone or anyone else who is obligated on the Loan or any number of us together to collect the Loan Extending the Loan or new obligations under the Loan, will not affect my duty under the Loan and I will still be obligated to pay the Loan This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives successors heirs and assigns

20 AMENDMENT, INTEGRATION AND SEVERABILITY This Note may not be amended or modified by oral agreement No amendment or modification of this Note is effective unless made in writing and executed by you and me This Note and the other Loan Documents are the complete and final expression of the agreement If any provision of this Note is unenforceable then the unenforceable provision will be severed and the remaining provisions will still be enforceable No present or future agreement securing any other debt I owe you will secure the payment of this Loan if with respect to this loan, you fail to fulfil any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if as a result this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007

21 INTERPRETATION Whenever used the singular includes the plural and the plural includes the singular The section headings are for convenience only and are not to be used to interpret or define the terms of this Note

22 NOTICE FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS Unless otherwise required by law any notice will be given by delivering it or mailing it by first class mail or via a nationally recognized overnight courier to the appropriate party's address listed in the DATE AND PARTIES section or to any other address designated in writing Notice to one Borrower will be deemed to be notice to all Borrowers I will inform you in writing of any change in my name address or other application information I will provide you any correct and complete financial statements or other information you request I agree to sign deliver and file any additional documents or certifications that you may consider necessary to perfect continue and preserve my obligations under this Loan and to confirm your lien status on any Property Time is of the essence

23 CREDIT INFORMATION I agree to supply you with whatever information you reasonably request You will make requests for this information without undue frequency and will give me reasonable time in which to supply the information

24 ERRORS AND OMISSIONS I agree if requested by you to fully cooperate in the correction if necessary in the reasonable discretion of you of any and all loan closing documents so that all documents accurately describe the loan between you and me I agree to assume all costs including by way of illustration and not limitation actual expenses legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days

25 SIGNATURES By signing I agree to the terms contained in this Note I also acknowledge receipt of a copy of this Note

BORROWER.
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

CLAY COUNTY MS
Mississippi Promissory Note
MS74XXXXXXXX000000001180026082817N

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Includes _____
Page 4

DISBURSEMENT AUTHORIZATION

DATE AND PARTIES The date of this Disbursement Authorization is June 30 2017. The parties and their addresses are:

LENDER
BANKFIRST FINANCIAL SERVICES
 7342 Highway 45 Alt N
 P O Box 325
 West Point MS 39773
 Telephone 662 494 1964

BORROWER
CLAY COUNTY, MS
 205 COURT STREET
 WEST POINT MS 39773

Loan Number: 1138781

1 DEFINITIONS As used in this Disbursement Authorization, the terms have the following meanings:

- A. Pronouns** The pronouns "I", "me" and "my" refer to all Borrowers signing this Disbursement Authorization, individually and together. "You" and "Your" refer to the Lender.
- B. Loan** "Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Disbursement Authorization.

2 DISBURSEMENT SUMMARY The following summarizes the disbursements from the Loan:

Loan		\$12,000.00
Cash Paid In	\$0.00	
Amount Contributed by Borrower	\$0.00	
Total Cash Received		\$0.00
Disbursed to Borrowers	\$12,000.00	
Disbursed to Lender	\$0.00	
Disbursed to Other Payees	\$0.00	
Total Amounts Disbursed		\$12,000.00
Amount Remaining To Be Disbursed		\$0.00
Undisbursed Fees/Charges		\$0.00

3 DISBURSEMENT AUTHORIZATION I authorize you to disburse the following amounts from my Loan:

DISBURSED TO	DATE	AMOUNT DISBURSED
Disbursements to Borrower		\$12,000.00
Check # payable to CLAY COUNTY MS	06/30/2017	\$12,000.00
Disbursements to Lender		\$0.00
Disbursements to third parties		\$0.00
TOTAL DISBURSED		\$12,000.00

Amount remaining to be disbursed, if any: \$0.00



I acknowledge receipt of a copy of this Disbursement Authorization on June 30 2017

BORROWER.

CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

CLAY COUNTY MS
Disbursement Authorization
MS/XXXXXXXXXXXXXXXXXXXX001180026052817N

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Initials _____
Page 2

FACTS

WHAT DOES BANKFIRST FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account Balances
- Payment History and Credit History
- Transaction History and Checking Account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons BankFirst Financial Services chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does BankFirst Financial Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions?

Call 662-726-6030 or go to www.bankfirstfs.com



Who we are	
Who is providing this notice?	BankFirst Financial Services, Macon, MS 39341
What we do	
How does BankFirst Financial Services protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BankFirst Financial Services collect my personal information?	We collect your personal information for example when you <ul style="list-style-type: none"> ▪ Open an account or show your driver's license ▪ Deposit money or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers</i>

LOAN NUMBER	LOAN NAME	ACCT NUMBER	NOTE DATE	INITIALS
1138802	CLAY COUNTY MS	C0020270	06/30/17	LBS
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$12 000 00	Not Applicable	2 290%	06/30/22	Commercial
Creditor Use Only				

PROMISSORY NOTE
(Commercial Single Advance)

DATE AND PARTIES The date of this Promissory Note (Note) is June 30 2017 The parties and their addresses are:

LENDER

BANKFIRST FINANCIAL SERVICES
7342 Highway 45 Alt N
P O Box 325
West Point, MS 39773
Telephone 662 494 1964

Loan #5

BORROWER

CLAY COUNTY MS
205 COURT STREET
WEST POINT MS 39773

1 DEFINITIONS As used in this Note:

- A Pronouns** The pronouns I me mine and each other person or legal entity shall refer to the Lender any participants or syndicators
- B Note** Note refers to this document
- C Loan** Loan refers to this transaction such as applications security documents and all documents prepared or submitted for this Loan
- D Loan Documents** Loan Documents refers to the Loan Documents and all documents prepared or submitted for this Loan
- E Property** Property is any property
- F Percent** Rates and rate change limits
- G Dollar Amounts** All dollar amounts

and together with their heirs successors and assigns shall pay this Note You and Your refer to the Lender and the Borrower respectively in the Loan Documents of all documents prepared or submitted for this Loan and all documents prepared or submitted for this Loan

2 PROMISE TO PAY For value received I promise to pay you or your order at your address or at such other location as you may designate the principal sum of **\$12 000 00 (Principal)** plus interest from June 30 2017 on the unpaid Principal balance until this Note matures or this obligation is accelerated

3 INTEREST Interest will accrue on the unpaid Principal balance of this Note at the rate of **2 290 percent (Interest Rate)**

- A Post Maturity Interest** After maturity or acceleration interest will accrue on the unpaid Principal balance of this Note at the Interest Rate in effect from time to time until paid in full
- B Maximum Interest Amount** Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance Any remainder will be refunded to me
- C Statutory Authority** The amount assessed or collected on this Note is authorized by the Mississippi usury laws under Miss Code Ann Title 75 Chapter 17
- D Accrual** Interest accrues using an Actual/360 days counting method

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Payments will be rounded to the nearest \$ 01 With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf Payments scheduled to be paid on the 29th 30th or 31st day of a month that contains no such day will instead be made on the last day of such month

CLAY COUNTY MS
Mississippi Promissory Note
MS/4XXXXXXXXX0000000001180026062817N

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Initials _____
Page 1



Each payment I make on this Note will be applied first to interest that is due then to principal that is due then to late charges that are due and finally to any charges that I owe other than principal and interest. If you and I agree to a different application of payments we will describe our agreement on this Note. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

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JURISDICTION AND VENUE Any action or proceeding regarding your Note or your loan agreement must be brought in Mississippi state courts located in Lowndes County, Mississippi, or in the United States District Court for the Northern District of Mississippi, if Federal jurisdiction applies. You submit to the personal jurisdiction of Mississippi. Note that any action or proceeding will be governed by and interpreted in accordance with Mississippi law as stated in the Applicable Law section of your Note.

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Document Name	Parties to Document	Date of Security Document
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- B **Insolvency or Bankruptcy** The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.
- C **Failure to Perform** I fail to perform any condition or to keep any promise or covenant of this Note.
- D **Other Documents** A default occurs under the terms of any other Loan Document.
- E **Other Agreements** I am in default on any other debt or agreement I have with you.
- F **Misrepresentation** I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G **Judgment** I fail to satisfy or appeal any judgment against me.
- H **Forfeiture** The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
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- J **Property Transfer** I transfer all or a substantial part of my money or property.
- K **Property Value** You determine in good faith that the value of the Property has declined or is impaired.
- L **Insecurity** You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

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- (1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.
- (2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.
- (3) You may release, substitute or impair any Property securing this Note.
- (4) You, or any institution participating in this Note, may invoke your right of set off.
- (5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.
- (6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B No Waiver By Lender Your course of dealing or your forbearance from or delay in the exercise of any of your rights remedies privileges or right to insist upon my strict performance of any provisions contained in this Note or any other Loan Document, shall not be construed as a waiver by you unless any such waiver is in writing and is signed by you

14 REMEDIES After I default you may at your option do any one or more of the following

A Acceleration You may make all or any part of the amount owing by the terms of this Note immediately due

B Sources You may use any and all remedies you have under state or federal law or in any Loan Document

C Insurance Benefits You may make a claim for any and all insurance benefits or refunds that may be available on my default

D Payments Made On My Behalf Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note and accrue interest at the highest post-maturity interest rate

E Set-Off You may use the right of set-off This means you may set-off any amount due and payable under the terms of this Note against any right I have to receive money from you

My right to receive money from you includes any deposit or share account balance I have with you any money owed to me on an item presented to you or in your possession for collection or exchange and any repurchase agreement or other non-deposit obligation Any amount due and payable under the terms of this Note means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set-off

Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay this Note your right to set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement

Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity It also does not apply to an Individual Retirement Account or other tax-deferred retirement account

You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off

F Waiver Except as otherwise required by law by choosing any one or more of these remedies you do not give up your right to use any other remedy You do not waive a default if you choose not to use a remedy By electing not to use any remedy you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again

15 COLLECTION EXPENSES AND ATTORNEYS FEES On or after the occurrence of an Event of Default to the extent permitted by law I agree to pay all expenses of collection enforcement or protection of your rights and remedies under this Note or any other Loan Document Expenses include but are not limited to attorneys fees court costs and other legal expenses These expenses are due and payable immediately If not paid immediately these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note All fees and expenses will be secured by the Property I have granted to you if any In addition to the extent permitted by the United States Bankruptcy Code I agree to pay the reasonable attorneys fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me

16 COMMISSIONS I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate

17 WARRANTIES AND REPRESENTATIONS I have the right and authority to enter into this Note The execution and delivery of this Note will not violate any agreement governing me or to which I am a party

18 APPLICABLE LAW This Note is governed by the laws of Mississippi the United States of America and to the extent required by the laws of the jurisdiction where the Property is located except to the extent such state laws are preempted by federal law In the event of a dispute the exclusive forum venue and place of jurisdiction will be in Mississippi unless otherwise required by law

19 JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it You may sue me alone or anyone else who is obligated on the Loan or any number of us together to collect the Loan Extending the Loan or new obligations under the Loan will not affect my duty under the Loan and I will still be obligated to pay the Loan This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives successors, heirs and assigns

20 AMENDMENT, INTEGRATION AND SEVERABILITY This Note may not be amended or modified by oral agreement No amendment or modification of this Note is effective unless made in writing and executed by you and me This Note and the other Loan Documents are the complete and final expression of the agreement If any provision of this Note is unenforceable then the unenforceable provision will be severed and the remaining provisions will still be enforceable No present or future agreement securing any other debt I owe you will secure the payment of this Loan if: with respect to this loan you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if as a result this Loan would become subject to Section 570 of the John Warner National Defense Authorization Act for Fiscal Year 2007

21 INTERPRETATION Whenever used, the singular includes the plural and the plural includes the singular The section headings are for convenience only and are not to be used to interpret or define the terms of this Note

22 NOTICE FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS Unless otherwise required by law any notice will be given by delivering it or mailing it by first class mail or via a nationally recognized overnight courier to the appropriate party's address listed in the DATE AND PARTIES section or to any other address designated in writing Notice to one Borrower will be deemed to be notice to all Borrowers I will inform you in writing of any change in my name address or other application information I will provide you any correct and complete financial statements or other information you request I agree to sign deliver and file any additional documents or certifications that you may consider necessary to perfect continue and preserve my obligations under this Loan and to confirm your lien status on any Property Time is of the essence

23 CREDIT INFORMATION I agree to supply you with whatever information you reasonably request You will make requests for this information without undue frequency and will give me reasonable time in which to supply the information

24 ERRORS AND OMISSIONS I agree if requested by you to fully cooperate in the correction if necessary in the reasonable discretion of you of any and all loan closing documents so that all documents accurately describe the loan between you and me I agree to assume all costs including by way of illustration and not limitation actual expenses legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days

25 SIGNATURES By signing I agree to the terms contained in this Note I also acknowledge receipt of a copy of this Note

BORROWER
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

DISBURSEMENT AUTHORIZATION

DATE AND PARTIES The date of this Disbursement Authorization is June 30 2017. The parties and their addresses are:

LENDER
BANKFIRST FINANCIAL SERVICES
 7342 Highway 45 Alt N
 P O Box 325
 West Point, MS 39773
 Telephone: 662-494 1964

BORROWER
CLAY COUNTY, MS
 205 COURT STREET
 WEST POINT MS 39773

Loan Number 1138802

1 DEFINITIONS As used in this Disbursement Authorization the terms have the following meanings:

A Pronouns The pronouns "I", "me" and "my" refer to all Borrowers signing this Disbursement Authorization individually and together. "You" and "Your" refer to the Lender.

B Loan "Loan" refers to this transaction generally including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Disbursement Authorization.

2 DISBURSEMENT SUMMARY The following summarizes the disbursements from the Loan:

Loan		\$12,000.00
Cash Paid In	\$0.00	
Amount Contributed by Borrower	\$0.00	
Total Cash Received		\$0.00
Disbursed to Borrowers	\$12,000.00	
Disbursed to Lender	\$0.00	
Disbursed to Other Payees	\$0.00	
Total Amounts Disbursed		\$12,000.00
Amount Remaining To Be Disbursed		\$0.00
Undisbursed Fees/Charges		\$0.00

3 DISBURSEMENT AUTHORIZATION I authorize you to disburse the following amounts from my Loan:

DISBURSED TO	DATE	AMOUNT DISBURSED
Disbursements to Borrower		\$12,000.00
Check # payable to CLAY COUNTY, MS	06/30/2017	\$12,000.00
Disbursements to Lender		\$0.00
Disbursements to third parties		\$0.00
TOTAL DISBURSED		\$12,000.00

Amount remaining to be disbursed, if any: \$0.00

CLAY COUNTY, MS
 Disbursement Authorization
 MS/4XXX/XXX/000000000118/0026062817N

Wolters Kluwer Financial Services ©1996-2017 Bankers Systems™

Initials _____
 Page 1



I acknowledge receipt of a copy of this Disbursement Authorization on June 30 2017

BORROWER
CLAY COUNTY MS

By _____ Date _____
SHELTON L DEANES PRESIDENT BOARD OF SUPERVISORS

FACTS**WHAT DOES BANKFIRST FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account Balances
- Payment History and Credit History
- Transaction History and Checking Account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons BankFirst Financial Services chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does BankFirst Financial Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For non-affiliates to market to you	NO	We do not share

Questions?

Call 662-726-6030 or go to www.bankfirstfs.com



Who we are	
Who is providing this notice?	BankFirst Financial Services Macon, MS 39341
What we do	
How does BankFirst Financial Services protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BankFirst Financial Services collect my personal information?	We collect your personal information for example when you <ul style="list-style-type: none"> ▪ Open an account or show your driver's license ▪ Deposit money or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>BankFirst Financial Services does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers</i>

**IN THE MATTER OF AUTHORIZING AND APPROVING THE TOMBIGBEE RIVER
VALLEY WATER MANAGEMENT TO CLEAN OUT HOG PEN CREEK A
TRIBUTARY OF HOULKA CREEK**

There came on this day for consideration the matter of authorizing and approving the Tombigbee River Valley Water Management District to clean out Hog Pen Creek a tributary of Houlika Creek.

It appears to this Board Supervisor Deanes is requesting this Board's consideration and assistance in authorizing the TRVWMD to clean out the debris and drifts from a portion of Hog Pen Creek as located in Section 21, Township 15 South, and Range 5 East and as attached hereto as Exhibit A, and,

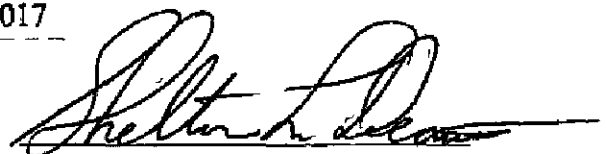
It appears to this Board that if immediate attention is not given to this project the bridge will be closed and the general public will be inconvenienced, and,-

It appears to this Board Clay County, Mississippi is without sufficient resources to perform such tasks

NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors of Clay County, Mississippi, that the Tombigbee River Valley Water Management District has been authorized and designated to perform the above stated task in Clay County as within their means to do so

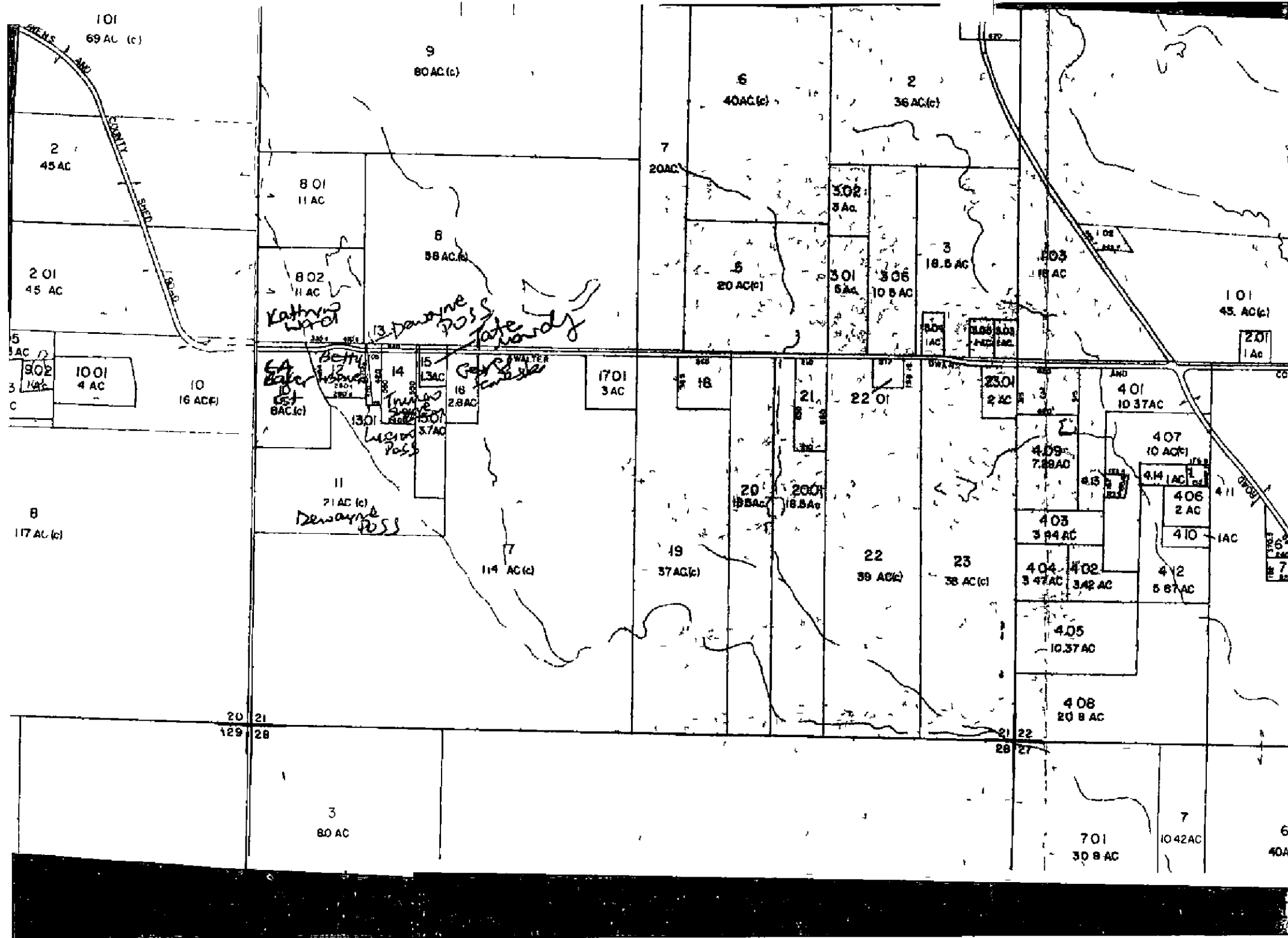
After motion by Shelton Deanes and second by Lynn Horton with all members of the Board present voting "Aye", the President declared the motion carried and the resolution adopted

SO ORDERED this the 22nd day of June, 2017



President

732



NO _____

IN THE MATTER OF GOING INTO CLOSED SESSION

There came on this day for consideration the matter of going into closed session

After motion by R B Davis and second by Lynn Horton this Board doth vote unanimously to go into closed session

SO ORDERED this the 22nd day of June, 2017



President

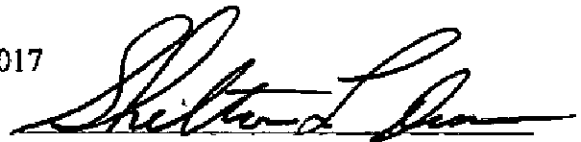
NO _____

**IN THE MATTER OF GOING FROM CLOSED SESSION TO EXECUTIVE SESSION
TO DISCUSS THE POTENTIAL ACQUISITION OF PROPERTY AND A MATTER OF
POTENTIAL LITIGATION AS ALLOWED UNDER SECTION 25-41-7 OF THE
*MISSISSIPPI CODE***

There came on this day for consideration the matter of going from closed session to executive session to discuss the potential acquisition of property and a matter of potential litigation as allowed under Section 25-41-7 of the *Mississippi Code*

After motion by Luke Lummus and second by Lynn Horton this board doth vote unanimously to authorize and approve to go from closed session to executive session to discuss the potential acquisition of property and a matter of potential litigation as allowed under Section 25-41-7 of the *Mississippi Code*

SO ORDERED this the 22nd day of June, 2017



President

NO _____

IN THE MATTER OF COMING OUT OF EXECUTIVE SESSION

There came on this day for consideration the matter of coming out of Executive Session.

After motion by Luke Lummus and second by R B Davis this Board doth vote
unanimously to authorize and approve to come out of Executive Session

SO ORDERED this the 22nd day of June, 2017



President

**IN THE MATTER OF AUTHORIZING SUPERVISOR LUMMUS TO MAKE AN
OFFER ON BEHALF OF THIS BOARD ON A PIECE OF PROPERTY**

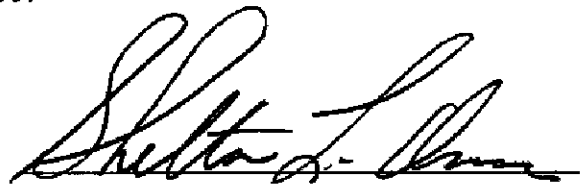
There came on this day for consideration the matter of authorizing Supervisor Lummus to make an offer on behalf of this Board on a piece of property

It appears to this Board there is a lot this board is interested in purchasing as located on Main Street and the said property has been appraised by Zepponi Appraisal Services which has been reviewed by this Board and the Board's legal Counsel, and

It appears to this Board at this time it is in the best interest of the County to move forward by making an offer at the appraised value of the property

After motion by R. B Davis and second by Lynn Horton this Board doth vote unanimously to authorize Supervisor Lummus to make an offer on the Main Street property at the appraised valued

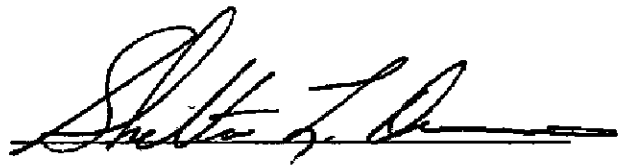
SO ORDERED this the 22nd day of June, 2017



President

After motion by R B Davis and second by Joe Chandler this Board doth vote unanimously to adjourn until Wednesday, July 5, 2017, at 9 00 a.m at the Clay County Courthouse

SO ORDERED this the 22nd day of June, 2017



President