

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 18, 2008, Kreunen Development Company, Inc. executed a Real Estate Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 2,916**, at **Page 150** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 65, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kreunen Development Company, Inc. filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 31, 2010, with said bankruptcy being Case No.10-11600-DWH in the United States Bankruptcy Court for the Northern District of Mississippi, with said bankruptcy being subsequently consolidated with the Chapter 11 bankruptcy of Kim H. Kreunen being administered in Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (collectively, the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the *DeSoto Times-Tribune*, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th** day of **June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

A legal description of a 22.38 acre, more or less, tract of land being located in the Northeast, Northwest, Southeast and Southwest Quarters of the Northeast Quarter, and the Northeast and Southeast Quarters of the Northwest Quarter of Section 34, Township 1 South, Range 7 West, Southaven, DeSoto County, Mississippi, being known as Section "B" of The Gardens of Snowden Grove Subdivision and being more particularly described as follows:

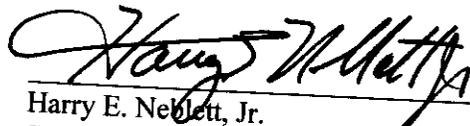
Commencing at the Northeast Corner of Section 34; thence South 00 degrees 13 minutes 24 seconds East for a distance of 768.63 feet to a pk nail (found); thence continue southerly along said line, a distance of 200.00 feet to a pk nail (found); thence South 89 degrees 49 minutes 10 seconds West for a distance of 877.26 feet to a iron pin (found); thence South 00 degrees 10 minutes 52 seconds East for a distance of 34.37 feet to a iron pin (found) to the true Point of Beginning for the herein described tract of land; thence continue southerly along said line, a distance of 490.39 feet to a iron pin (found); thence South 89 degrees 49 minutes 48 seconds West for a distance of 2,352.44 feet to a iron pin (found); thence North 00 degrees 09 minutes 57 seconds West for a distance of 328.06

feet to a fence rail (found); thence North 89 degrees 35 minutes 07 seconds East for a distance of 868.68 feet to a iron pin (found); thence North 01 degrees 49 minutes 03 seconds West for a distance of 118.33 feet to a iron pin (found); thence North 89 degrees 50 minutes 03 seconds East for a distance of 474.67 feet to a iron pin (found); thence North 13 degrees 35 minutes 48 seconds East for a distance of 77.56 feet to a iron pin (found); thence South 67 degrees 33 minutes 02 seconds East for a distance of 289.99 feet to a iron pin (found) to a point on a non tangent curve to the right, with a radius of 275.00 feet, a chord bearing of North 32 degrees 38 minutes 46 seconds East, a chord distance of 97.37 feet, and an arc length of 97.88 feet to a iron pin (found); thence South 30 degrees 18 minutes 31 seconds East for a distance of 52.79 feet to a iron pin (found); thence North 89 degrees 50 minutes 03 seconds East for a distance of 281.70 feet to a iron pin (found); thence North 66 degrees 36 minutes 29 seconds East for a distance of 109.31 feet to a iron pin (found); thence South 89 degrees 34 minutes 40 seconds East for a distance of 264.84 feet to a point to the true Point of Beginning and containing 974,841 square feet or 22.38 acres, more or less, being subject to all codes, regulations and restrictions, rights of way and easements of record.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.



Harry E. Neblett, Jr.
Substitute Trustee

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 7, 2005, Kreunen Development Company, Inc. executed a Land Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 2,327**, at **Page 483** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 63, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kreunen Development Company, Inc. filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 31, 2010, with said bankruptcy being Case No.10-11600-DWH in the United States Bankruptcy Court for the Northern District of Mississippi, with said bankruptcy being subsequently consolidated with the Chapter 11 bankruptcy of Kim H. Kreunen being administered in Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (collectively, the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the *DeSoto Times-Tribune*, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th** day of **June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

A tract of land partially in the Southwest Quarter and the Southeast Quarter of Section 9, Township 2 South, Range 6 West, DeSoto County, Mississippi, and is further described as follows:

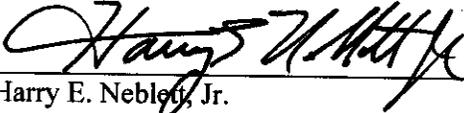
Beginning at a fence rail found on the North right-of-way of College Road; said point lies North 89 degrees 51 minutes 06 seconds West a distance of 2031.14 feet from the Southeast corner of Section 9, Township 2 South, Range 6 West; thence North 89 degrees 48 minutes 47 seconds West along said right-of-way a distance of 1320.32 feet to a ½ inch rebar set; thence North 88 degrees 58 minutes 23 seconds West along the aforementioned North right-of-way of College Road a distance of 579.22 feet to a ½ inch rebar set being a common corner of the herein described tract and the Elan Dawkins tract to the West; thence North 00 degrees 06 minutes 20 seconds West along the East line of the aforementioned Dawkins a distance of 2594.83 feet to a ½ inch rebar set on the half section line of the aforementioned section and a common corner with the Lucie Bridgeforth tract to the North; thence North 89 degrees 32 minutes 13 seconds East along

the South line of the aforementioned Bridgeforth tract a distance of 1315.18 feet to a ½ inch rebar set being a common corner of the Bridgeforth tract, the H.M.R. tract and the herein described property; thence North 89 degrees 32 minutes 13 seconds East along the South line of the aforementioned H.M.R. Corporation tract a distance of 615.15 feet to an iron pin found being a common corner of the Harold Walker tract to the East and the herein described property; thence South 00 degrees 34 minutes 36 seconds West along the common East line of the aforementioned Walker tract, the Edward Ellsworth and Paul Brown tracts to the East of the herein described property; passing an iron pin found at 2613.37 feet, a distance of 2624.17 feet to a fence rail found which is the true Point of Beginning.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.



Harry E. Neblett, Jr.
Substitute Trustee

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 26, 2006, Kim H. Kreunen executed a Land Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 2,479 at Page 527** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 81, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kim H. Kreunen filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 5, 2010, with said bankruptcy being Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the *DeSoto Times-Tribune*, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th day of June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

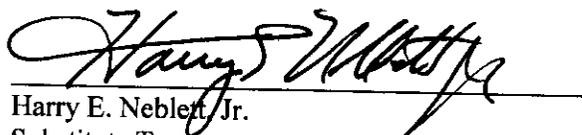
A tract of land being situated in the Southwest Quarter of Section 27, Township 1 South, Range 7 West, Southaven, DeSoto County, Mississippi, being described as 2.92 acres in Warranty Deed Book 339, Page 456-458, as Parcel II, and being more particularly described as follows:

Beginning at the accepted Southwest Corner of Section 27, Township 1 South, Range 7 West, Southaven, DeSoto County, Mississippi; thence North 0 degrees 26 minutes 28 seconds West 616.87 feet to a point; thence North 89 degrees 35 minutes 20 seconds East 50.05 feet to a 3/8" rebar (set) at the Southwest Corner of the New Covenant Fellowship, Inc. 2.6005 acre tract as recorded in Correction Warranty Deed Book 233, Page 102, said point being the true Point of Beginning for the hereafter described 3.00 acre tract; thence North 89 degrees 36 minutes 36 seconds East along the South line of said New Covenant Fellowship, Inc. tract and the projection thereof 467.51 feet to a 3/8" rebar (set); thence South 0 degrees 34 minutes 51 seconds West 294.48 feet to a 3/8" rebar (set); thence North 89 degrees 25 minutes 10 seconds West along the North line of the Goodman/Getwell Commercial Subdivision (Plat Book 60, Page 2) a distance of 432.37 feet to a 3/8" rebar (set); thence North 6 degrees 23 minutes 49 seconds West along the East line of Getwell Road 288.70 feet to the Point of Beginning.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.


Harry E. Neblett Jr.
Substitute Trustee

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 2, 2006, Kreunen Development Company, Inc. executed a Real Estate Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 2,492, at Page 637**, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 69, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kreunen Development Company, Inc. filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 31, 2010, with said bankruptcy being Case No.10-11600-DWH in the United States Bankruptcy Court for the Northern District of Mississippi, with said bankruptcy being subsequently consolidated with the Chapter 11 bankruptcy of Kim H. Kreunen being administered in Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (collectively, the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the DeSoto Times-Tribune, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th day of June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

TRACT I:

A legal description of a 23.64, more or less, acre tract of land being located in the Northeast Quarter of Section 17, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi, being known as "the property owned by Kreunen Development Company, Inc." and being more particularly described as follows:

Commencing at the Southeast corner of Section 17, Township 2 South, Range 7 West; thence North 00 degrees 01 minutes 15 seconds West, a distance of 3,906.07 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 185.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 76.25 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to the true Point of Beginning; thence continue westerly along said line, a distance of 175.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 53.41 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 175.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 540.45 feet to a point; thence North 82

6-29-11

degrees 04 minutes 39 seconds West, a distance of 23.32 feet to a point; thence North 78 degrees 15 minutes 26 seconds West, a distance of 36.35 feet to a point; thence North 11 degrees 53 minutes 39 seconds East, a distance of 106.21 feet to a point; thence North 62 degrees 33 minutes 43 seconds West, a distance of 83.76 feet to a point; thence North 74 degrees 43 minutes 22 seconds West, a distance of 106.85 feet to a point; thence North 66 degrees 31 minutes 59 seconds West, a distance of 161.26 feet to a point; thence North 47 degrees 58 minutes 21 seconds West, a distance of 152.54 feet to a point; thence North 27 degrees 54 minutes 51 seconds West, a distance of 209.75 feet to a point; thence North 16 degrees 40 minutes 54 seconds West, a distance of 50.00 feet to a point; thence North 76 degrees 27 minutes 19 seconds East, a distance of 35.57 feet to a point; thence North 10 degrees 24 minutes 28 seconds West, a distance of 193.95 feet to a point; thence North 00 degrees 19 minutes 15 seconds East, a distance of 53.00 feet to a point; thence South 89 degrees 40 minutes 45 seconds East, a distance of 134.75 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 693.88 feet to a point; thence South 00 degrees 30 minutes 03 seconds West, a distance of 237.99 feet to a point; thence North 89 degrees 29 minutes 57 seconds West, a distance of 22.41 feet to a point; thence South 00 degrees 30 minutes 03 seconds West, a distance of 225.00 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 115.00 feet to a point; thence South 47 degrees 32 minutes 28 seconds East, a distance of 638.45 feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 107.80 feet to a point; thence continue southerly along said line, a distance of 310.31 feet to a point to the true Point of Beginning. Containing 1,029,817 square feet or 23.64 acres, more or less. Being subject to all codes, regulations and restrictions, rights of way, and easements of record.

TRACT II:

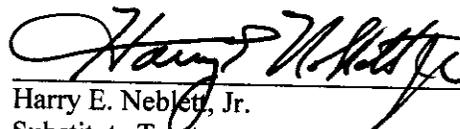
A legal description of a 21.01, more or less, acre tract of land being located in the Northeast Quarter of Section 17, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi, being known as "the property owned by Mr. and Mrs. Kreunen" and being more particularly described as follows:

Commencing at the Southeast Corner of Section 17, Township 2 South, Range 7 West; thence North 00 degrees 01 minutes 15 seconds West, a distance of 3,906.07 feet to the true Point of Beginning; thence South 89 degrees 58 minutes 45 seconds West, a distance of 185.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 76.25 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 310.31 feet to a point; thence continue northerly along said line, a distance of 107.80 feet to a point; thence North 47 degrees 32 minutes 28 seconds West, a distance of 638.45 feet to a point; thence North 89 degrees 29 minutes 57 seconds West, a distance of 115.00 feet to a point; thence North 00 degrees 30 minutes 03 seconds East, a distance of 225.00 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 22.41 feet to a point; thence North 00 degrees 30 minutes 03 seconds East, a distance of 238.00 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 969.28 feet to a point; thence South 00 degrees 01 minutes 15 seconds East a distance of 1,380.53 feet to the true Point of Beginning, containing 915,083 square feet or 21.01 acres, more or less. Being subject to all codes, regulations and restrictions, rights of way, and easements of record.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.


Harry E. Neblett, Jr.
Substitute Trustee

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 20, 2003, Kreunen Development Company, Inc., executed a Land Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 1856, at Page 190** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 57, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kreunen Development Company, Inc. filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 31, 2010, with said bankruptcy being Case No.10-11600-DWH in the United States Bankruptcy Court for the Northern District of Mississippi, with said bankruptcy being subsequently consolidated with the Chapter 11 bankruptcy of Kim H. Kreunen being administered in Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (collectively, the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the *DeSoto Times-Tribune*, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th day of June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

A tract of land being known as future Sections of Lakes of Nicholas Subdivision and being located in the Northeast, Northwest, Southwest, and Southeast Quarters of the Northeast Quarter and the Northeast and Southeast Quarter of the Northwest Quarter of Section 17, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at the Southeast Corner of Section 17; thence North 00 degrees 01 minutes 15 seconds West for a distance of 3,361.92 feet to a point; thence West for a distance of 2,942.99 feet to a point to the true Point of Beginning for the herein described tract of land; thence North 00 degrees 24 minutes 16 seconds West for a distance of 1,945.56 feet to a point; thence South 89 degrees 51 minutes 40 seconds East for a distance of 298.74 feet to a point; thence South 89 degrees 40 minutes 45 seconds East for a distance of 994.19 feet to a point; thence South 89 degrees 29 minutes 57 seconds East for a distance of 693.89 feet to a point; thence South 00 degrees 30 minutes 03 seconds West for a distance of 53.00 feet to a point; thence continue southerly along said line, a distance of

185.00 feet to a point; thence North 89 degrees 29 minutes 57 seconds West for a distance of 22.41 feet to a point; thence South 00 degrees 30 minutes 03 seconds West for a distance of 50.00 feet to a point; thence South 00 degrees 45 minutes 42 seconds West for a distance of 175.00 feet to a point; thence South 89 degrees 29 minutes 57 seconds East for a distance of 115.80 feet to a point; thence South 47 degrees 32 minutes 28 seconds East for a distance of 638.45 feet to a point; thence South 00 degrees 01 minutes 15 seconds East for a distance of 418.12 feet to a point; thence South 89 degrees 58 minutes 45 seconds West for a distance of 175.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West for a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West for a distance of 50.00 feet to a point; thence continue westerly along said line, a distance of 175.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East for a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West for a distance of 175.00 feet to a point; thence continue westerly along said line, a distance of 50.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East for a distance of 53.41 feet to a point; thence South 89 degrees 58 minutes 45 seconds West for a distance of 175.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East for a distance of 463.82 feet to a point; thence South 50 degrees 37 minutes 39 seconds West for a distance of 79.20 feet to a point; thence South 43 degrees 39 minutes 04 seconds West for a distance of 225.60 feet to a point; thence North 61 degrees 15 minutes 39 seconds West for a distance of 115.00 feet to a point; thence North 32 degrees 15 minutes 42 seconds West for a distance of 163.50 feet to a point; thence South 57 degrees 44 minutes 18 seconds West for a distance of 41.64 feet to a point; thence North 82 degrees 12 minutes 37 seconds West for a distance of 227.74 feet to a point; thence North 61 degrees 12 minutes 08 seconds West for a distance of 306.40 feet to a point; thence North 39 degrees 57 minutes 19 seconds West for a distance of 281.68 feet to a point; thence North 13 degrees 56 minutes 01 seconds East for a distance of 16.88 feet to a point; thence South 52 degrees 49 minutes 57 seconds West for a distance of 780.19 feet to a point to the True Point of Beginning.

LESS AND EXCEPT the following described real property:

A legal description of a 23.64, more or less, acre tract of land being located in the Northeast Quarter of Section 17, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi, being known as "the property owned by Kreunen Development Company, Inc." and being more particularly described as follows:

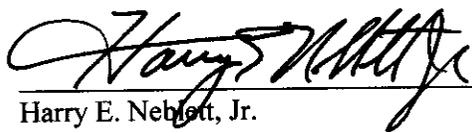
Commencing at the Southeast corner of Section 17, Township 2 South, Range 7 West; thence North 00 degrees 01 minutes 15 seconds West, a distance of 3,906.07 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 185.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 76.25 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to the true Point of Beginning; thence continue westerly along said line, a distance of 175.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 26.04 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 225.00 feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 53.41 feet to a point; thence South 89 degrees 58 minutes 45 seconds West, a distance of 175.00 feet to a point; thence North 00 degrees 01 minutes 15 seconds West, a distance of 540.45 feet to a point; thence North 82 degrees 04 minutes 39 seconds West, a distance of 23.32 feet to a point; thence North 78 degrees 15 minutes 26 seconds West, a distance of 36.35 feet to a point; thence North 11 degrees 53 minutes 39 seconds East, a distance of 106.21 feet to a point; thence North 62 degrees 33 minutes 43 seconds West, a distance of 83.76 feet to a point; thence North 74 degrees 43 minutes 22 seconds West, a distance of 106.85 feet to a point; thence North 66 degrees 31 minutes 59 seconds West, a distance of 161.26 feet to a point; thence North 47 degrees 58 minutes 21 seconds West, a distance of 152.54 feet to a point; thence North 27 degrees 54 minutes 51 seconds West, a distance of 209.75 feet to a point; thence North 16 degrees 40 minutes 54 seconds West, a distance of 50.00 feet to a point; thence North 76 degrees 27 minutes 19 seconds East, a distance of 35.57 feet to a point; thence North 10 degrees 24 minutes 28 seconds West, a distance of 193.95 feet to a point; thence North 00 degrees 19 minutes 15 seconds East, a distance of 53.00 feet to a point; thence South 89 degrees 40 minutes 45 seconds East, a distance of 134.75 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 693.88 feet to a point; thence South 00 degrees 30 minutes 03 seconds West, a distance of 237.99 feet to a point; thence North 89 degrees 29 minutes 57 seconds West, a distance of 22.41 feet to a point; thence South 00 degrees 30 minutes 03 seconds West, a distance of 225.00 feet to a point; thence South 89 degrees 29 minutes 57 seconds East, a distance of 115.00 feet to a point; thence South 47 degrees 32 minutes 28 seconds East, a distance of 638.45

feet to a point; thence South 00 degrees 01 minutes 15 seconds East, a distance of 107.80 feet to a point; thence continue southerly along said line, a distance of 310.31 feet to a point to the true Point of Beginning. Containing 1,029,817 square feet or 23.64 acres, more or less. Being subject to all codes, regulations and restrictions, rights of way, and easements of record.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.



Harry E. Nebbett, Jr.
Substitute Trustee

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 15, 2004, Kim H. Kreunen executed a Land Deed of Trust (the "Deed of Trust") to J. Patrick Caldwell, as Trustee, for the use and benefit of BancorpSouth Bank, as Beneficiary and Lender named therein, a Mississippi banking corporation, which Deed of Trust is recorded in **Book 2013**, at **Page 441** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property located in DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another trustee in the place of the Trustee named in said Deed of Trust and BancorpSouth Bank, pursuant to said Deed of Trust, duly and legally appointed and substituted Harry E. Neblett, Jr. and Matthew F. Jones as Substitute Trustees in the place and stead of said original Trustee, by written Appointment of Substitute Trustees dated February 25, 2010, filed for record on February 26, 2010, and duly recorded in Book 3,137, at Page 79, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, all as authorized and in strict accordance with the terms of the Deed of Trust, and with each said Substitute Trustee being empowered to act in his singular and sole capacity with respect to any and all powers granted to and vested in the original Trustee; and

WHEREAS, Kim H. Kreunen filed a petition for relief under Chapter 11 of the United States Bankruptcy Code on March 5, 2010, with said bankruptcy being Case No. 10-11108-DWH in the United States Bankruptcy Court for the Northern District of Mississippi (the "Bankruptcy"); and

WHEREAS, pursuant to an Order dated, filed, and entered on May 26, 2011, in the Bankruptcy (the "Order"), with said Order being immediately effective upon entry, BancorpSouth Bank was granted relief from the automatic stay provisions of 11 U.S.C. §362 of the United States Bankruptcy Code and authorized to proceed with a foreclosure upon the property described in and covered by the Deed of Trust and as further described herein; and

WHEREAS, default having been made in the performance of the terms, conditions and stipulations as set out in the Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the undersigned Substitute Trustee having been requested and directed by said BancorpSouth Bank, as the legal holder of said indebtedness, to execute the trust therein contained and to sell the property described in and covered by said Deed of Trust in accordance with the terms of said Deed of Trust aforesaid and the laws of the State of Mississippi, for the purpose of raising the sums due thereunder together with attorney's fees, trustee's fees, and expenses of sale, with this Substitute Trustee's Notice of Sale being posted at the County Courthouse for DeSoto County in Hernando, Mississippi, and with the dates for publication of this Substitute Trustee's Notice of Sale in the *DeSoto Times-Tribune*, a newspaper published in the City of Hernando in DeSoto County, Mississippi, having been set as the following, to-wit: the 7th day of June, 2011; the 14th day of June, 2011; the 21st day of June, 2011; and the 28th day of June, 2011;

NOW, THEREFORE, Harry E. Neblett, Jr. and/or Matthew F. Jones, Substitute Trustees in and for said Deed of Trust, will, on the **29th** day of **June, 2011**, during legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), before the main East front door of the County Courthouse for DeSoto County, in Hernando, Mississippi, offer for sale, at public auction and sell to the highest and best bidder for cash, the following described real property situated in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

A tract of land being located in parts of the Southeast and Southwest Quarters of the Northwest Quarter as well as parts of the Northwest, Southwest and Southeast Quarters of the Southwest Quarter of Section 16, Township 2 South, Range 7 West, also being located in parts of the Northwest and Northeast Quarters of the Northwest Quarter of Section 21, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at an iron pin found being the Northwest corner of Section 16, Township 2 South, Range 7 West as per the Jones-Davis survey dated April 28, 2004; thence South 01 degrees 09 minutes 16 seconds West for a distance of 2,469.84 feet to a ½" iron pin found to the true Point of Beginning for the herein described tract of land; thence South 88 degrees 51 minutes 27 seconds East for a distance of 1,097.03 feet to a ½" rebar set; thence South 00 degrees 10 minutes 31 seconds West for a distance of 1,511.82 feet to a ½" rebar set; thence South 61 degrees 23 minutes 21 seconds East for a distance of 631.46 feet to a ½" rebar set; thence South 38 degrees 20 minutes 44 seconds East for a distance of 376.00 feet to a ½" rebar set; thence South 23 degrees 00 minutes 13 seconds West for a distance of 1,169.85 feet to a ½" rebar set in the North right-of-way of Starlanding Road as well as being a point on a non tangent curve to the left; thence along said curve having a radius of 5,328.29 feet, a chord bearing of South 86 degrees 09

6-29-11

minutes 15 seconds West, a chord distance of 260.30 feet, and an arc length of 260.32 feet to a ½" rebar set, still being in same said right-of-way to a point of reverse curve to the right having a radius of 2,982.80 feet, a chord bearing of North 87 degrees 24 minutes 48 seconds West, a chord distance of 812.95 feet and an arc length of 815.48 feet to a ½" rebar set, still being in same said North right-of-way of Starlanding Road as well as being a point of compound curve to the right having a radius of 497.83 feet, a chord distance of North 54 degrees 04 minutes 14 seconds West, a chord distance of 428.81 feet, an arc length of 443.31 feet to a ½" rebar set in same said right of way to a point of reverse curve to the left having a radius of 232.71 feet, a chord bearing of North 40 degrees 17 minutes 11 seconds West, a chord distance of 94.59 feet and an arc length of 95.26 feet to a ½" iron pin found in the North right-of-way of Starlanding Road; thence North 01 degrees 09 minutes 05 seconds East for a distance of 2,865.37 feet to a ½" iron pin found to the true Point of Beginning.

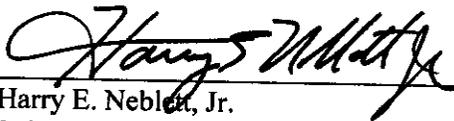
LESS AND EXCEPT a 1.3010 acre, more or less, tract of land located in the NW ¼ of Section 21, Township 2 South, Range 7 West, conveyed to The City of Southaven, a Mississippi municipality, by Warranty Deed dated March 16, 2009, filed for record on March 23, 2009, in Book 605, Page 315, in the office of the Chancery Clerk of DeSoto County, Mississippi.

LESS AND EXCEPT a 0.5395 acre, more or less, tract of land located in the NW ¼ of Section 21, Township 2 South, Range 7 West, conveyed to Bettye B. Whitten Jenkins, et al, by Warranty Deed dated March 27, 2009, filed for record on April 1, 2009, in Book 605, Page 694, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The Substitute Trustees reserve the right to sell said property as a whole or in separate parcels or parts and to adjourn or postpone said sale to another date without further advertisement or notice, all in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi.

The Substitute Trustees will convey only such title as is vested in them as Substitute Trustees and such conveyance will be subject to any outstanding and unpaid taxes and any covenants, easements, rights-of-way, and other matters of record.

Witness the signature of the undersigned in his capacity as a Substitute Trustee this the 1st day of June, 2011.


Harry E. Neblett, Jr.
Substitute Trustee

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120
901-537-1000

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 14, 2008, Paul Ray Byrd and wife, Lois A. Byrd, executed a deed of trust to Title Stream, trustee for the benefit of World Alliance Financial Corp., which deed of trust is recorded in Deed of Trust Book 2874 at Page 161 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, World Alliance Financial Corp., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated April 14, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3161 at Page 133; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, World Alliance Financial Corp., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 29th day of June, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

6-29-11

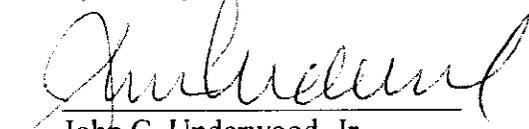
All that certain property situated in the county of DeSoto, and State of Mississippi, being described as follows:

Lot Number 24 of Pleasant Hill Subdivision located in Section 23, Township 2, Range 7, DeSoto County, Mississippi as shown by the recorded Plat of Record in Plat Book 3 at Page 12, to which reference is made, as recorded in the office of the Chancery Clerk of DeSoto County, Mississippi.

APN: 2-07-6-23-07-0-00024

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 31st day of May, 2011.



John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10030180

PUBLISH: 06/07/2011, 06/14/2011, 06/21/2011, 06/28/2011

COMMISSIONER'S NOTICE OF SALE

WHEREAS, on January 31, 2002, Timothy W. Walker and his wife, Jennifer Walker, executed a deed of trust to Eric L. Sappenfield, trustee for the benefit of First Franklin Financial Corporation which deed of trust is recorded in Deed of Trust Book 1455 at Page 0601 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF1 by instrument dated November 24, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3111 at Page 142; and

WHEREAS, the aforesaid U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF1, the holder of said Deed of Trust and Note secured thereby, Substituted John C. Underwood, Jr., as Trustee herein, as authorized by the forms thereof, by instrument dated November 28, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3111 at Page 146; and

WHEREAS, by Order entered in the Chancery Court of DeSoto County, Mississippi, in Cause No. 10-09-2181 dated November 17, 2010, the undersigned John C. Underwood, Jr. was appointed as Special Commissioner for the purpose of conducting a foreclosure sale in accordance with Miss. Code Ann Section 89-1-55, 1972, as amended and also recorded in the office of the aforesaid Chancery Clerk in Book 3242 at Page 565; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the

6-29-11

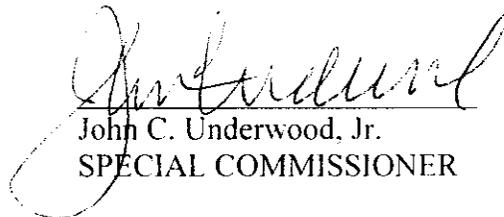
terms of said deed of trust, and the legal holder of said indebtedness, U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF1, having requested the undersigned Commissioner to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Commissioner's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Commissioner, in said deed of trust, will on the 29th day of June, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 259, Stone Creek Subdivision, Phase C of Plum Point Villages Planned Unit Development, in Section 1, Township 2 South, Range 8 West, and Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 67, Page 34. in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Commissioner.

WITNESS MY SIGNATURE. this the 31st day of May, 2011.


John C. Underwood, Jr.
SPECIAL COMMISSIONER

Control #08030039

PUBLISH: 06/07/2011. 06/14/2011. 06/21/2011. 06/28/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 1, 2001, Stephanie D. Medlock, an unmarried person, executed a deed of trust to Barbara Zirilli, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1330 at Page 304 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated December 6, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3253 at Page 766; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 6, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3293 at Page 306; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, GMAC Mortgage, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale:

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 29th day of June, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M.

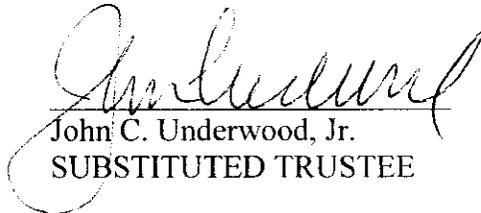
6-29-11

and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 1092, Section C, North, in DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 10, Page 2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 31st day of May, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10110642

PUBLISH: 06/07/2011, 06/14/2011, 06/21/2011, 06/28/2011

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 23, 2006, **Bettie G. Brewer** executed a Deed of Trust to **Colmon Mitchell**, Trustee for the benefit of **First Security Bank**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 2502, at Page 510, to which reference is herein made; and

WHEREAS, **First Security Bank** substituted and appointed **Hugh H. Armistead** as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, **Colmon Mitchell**, by instrument dated the 25th day of May, 2011, and filed in Deed of Trust Book No. 3307, at Page 42, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on **Wednesday, June 29, 2011**, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 2072, Section 1, Southaven West Subdivision in Section 23, Township 1 South, Range 8 West, as shown by the revised plat thereof in Plat Book 3, Pages 42 and 43 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 3rd day of June, 2011.



HUGH H. ARMISTEAD,
Substitute Trustee
6879 Crumpler Boulevard, Suite 100
Olive Branch, MS 38654
662-895-4844

Publish: June 7, June 14, June 21, and June 28, 2011

6-29-11