

**TRUSTEE'S NOTICE OF SALE**

WHEREAS, on March 31, 2010, SOUTHAVEN ECONOMIC DEVELOPMENT GROUP, LLC executed a certain Deed of Trust to ERIC L. SAPPENFIELD, TRUSTEE for the benefit of TANGERY PROPERTIES, INC., which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3150, Page 737.

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, TANGERY PROPERTIES, INC., the legal holder of said indebtedness, having requested the undersigned Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

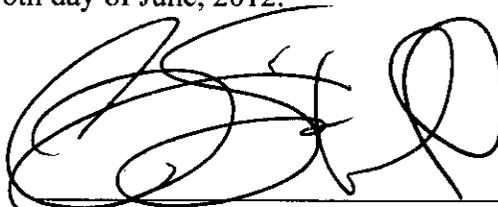
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 11th day of July, 2012, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Part of Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, more particularly described as follows: BEGINNING at a point in the South line of Brookhaven Drive 150 feet West of the West line of U.S. Highway No. 51 at the NW corner of the Pure Oil Company property; thence South 195 feet to a point at the SW corner of the Pure Oil Company property; thence West 80 feet to a point in the East line of Section A, Southaven West Subdivision; thence North 195 feet to a point in the NE corner of Lot 1119 of said Section A and in the South line of Brookhaven Drive; thence East along the South line of Brookhaven Drive 80 feet to the point of beginning.

7-11-12

The undersigned Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 6th day of June, 2012.

A handwritten signature in black ink, appearing to read "Eric L. Sappenfield", written over a horizontal line.

Eric L. Sappenfield (MS Bar No. 6468)  
Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:

June 19, 2012

June 26, 2012

July 3, 2012

July 10, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE DAVIS, CH CLERK

WHEREAS, on April 23, 2008, **Oak Creek Properties, LLC**, a Florida limited liability company, 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 2,900**, at **Page 614** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property 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 William A. Brown as Substitute Trustee in the place and stead of said original Trustee, J. Patrick Caldwell, by written Substitution of Trustee dated July 25, 2011, recorded in Book 3,326, at Page 475, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and thereafter 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, J. Patrick Caldwell, and in the place and stead of the previously appointed Substitute Trustee, William A. Brown, by written Appointment of Substitute Trustees dated May 24, 2012, filed for record on June 1, 2012, and duly recorded in Book 3,447, at Page 725, in the records of substitution of trustees 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

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 Trustees 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 14th day of June, 2012; the 21st day of June, 2012; the 28th day of June, 2012; and the 5th day of July, 2012;

NOW, THEREFORE, I, Harry E. Neblett, Jr., Substitute Trustee in and for said Deed of Trust, will, on the **11th** day of **July, 2012**, 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 2.67, more or less, acre tract of land being situated in the Part of the Northeast Quarter of the Northwest Quarter of Section 36, Township 1 South, Range 7 West, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the northwest corner of Section 36, Township 1 South, Range 7 West, DeSoto County, Mississippi; thence North 90 degrees 00 minutes 00 seconds East, a distance of 1472.84 feet; thence South 00 degrees 00 minutes 00 seconds East, a distance of 137.06 feet to a concrete right of way monument in the south line of Goodman Road; thence North 83 degrees 07 minutes 21 seconds West along said south line, a distance of 155.32 feet to the Point of Beginning; thence South 00 degrees 05 minutes 21 seconds West, a distance of 389.48 feet; thence North 89 degrees 38 minutes 54 seconds West, a distance of 187.94 feet to a ½ inch rebar found; thence North 28 degrees 57 minutes 11 seconds West, a distance of 286.60 feet to a ½ inch rebar found; thence North 00 degrees 06 minutes 42 seconds East, a distance of 176.98 feet to a ½ inch rebar found in the south line of said Goodman Road; thence South 83 degrees 07 minutes 21 seconds East along said road, a distance of 329.31 feet to the Point of Beginning; said described tract containing 2.67 acres, more or less.

Tract II:

A 2.57, more or less, acre tract of land being situated in the Part of the Northeast Quarter of the Northwest Quarter of Section 36, Township 1 South, Range 7 West, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the northwest corner of Section 36, Township 1 South, Range 7 West, DeSoto County, Mississippi; thence Northeast 90 degrees 00 minutes 00 seconds East, a distance of 1472.84 feet; thence South 00 degrees 00 minutes 00 seconds East, a distance of 137.06 feet to a concrete right of way monument in the south line of Goodman Road being the Point of Beginning; thence South 89 degrees 25 minutes 01 seconds East along said south line, a distance of 33.31 feet to a ½ inch rebar found; thence South 00 degrees 06 minutes 14 seconds West, a distance of 589.61 feet to a ½ inch rebar found; thence North 89 degrees 13 minutes 02 seconds West, a distance of 187.40 feet; thence

North 00 degrees 05 minutes 21 seconds East, a distance of 216.50 feet to the south line of said road; thence North 00 degrees 05 minutes 21 seconds East, a distance of 389.48 feet to the south line of said road; thence South 83 degrees 07 minutes 21 seconds East along said south line, a distance of 155.32 feet to the Point of Beginning; said described tract containing 111,781.94 square feet, or 2.57 acres, more or less.

Tract III:

A parcel of land located in the Northwest Quarter of the Northwest Quarter of Section 36, Township 1 South, Range 7 West in the City of Olive Branch, DeSoto County, Mississippi, being Lot 2 of the Homer W. Lovelady Subdivision as recorded in Plat Book 61, at Page 23 at the Chancery Clerk's Office of said county and being more particularly described as follows:

To find the point of beginning, commence at the northwest corner of Section 36, Township 1 South, Range 7 West, said point being the intersection of the old centerline of Goodman Road (Hwy. #302) and the old centerline of Pleasant Hill Road per Mississippi Department of Transportation right-of-way plat, Federal Aid Project Number 19-0021-01-018-10; thence with the old centerline of Goodman Road and the north line of said Section 36, North 89 degrees 45 minutes 59 seconds East a distance of 191.08 feet, to a point; thence leaving said centerline, South 00 degrees 01 minutes 46 seconds East a distance of 28.22 feet, to a point on the South right-of-way line of Goodman Road (right-of-way varies) in the north line of the Jeremiah African Methodist Episcopal Church property (Deed Book 56, Page 160), said point being 100 feet southerly of the centerline of Goodman Road as measured radially to Station 741+50 of said project (said centerline of Goodman Road being in a 5864.80 foot radius curve turning to the right throughout the length of the property described herein); thence, with the south right-of-way line of Goodman Road, North 84 degrees 30 minutes 04 seconds East a distance of 39.90 feet, to a point; thence continuing with said right-of-way line, South 87 degrees 14 minutes 50 seconds East a distance of 60.44 feet to a set iron pin with ID cap at the northeast corner of said church property and at the Point of Beginning of the parcel of land described herein; thence, with the south right-of-way line of Goodman Road, South 87 degrees 14 minutes 50 seconds East a distance of 244.01 feet, to a set iron pin with said pin being located 100 feet southerly of the centerline of Goodman Road as measured radially to Station 745+00 of said project; thence, South 77 degrees 18 minutes 56 seconds East a distance of 99.31 feet, to a set iron pin with ID cap, said pin being located 115 feet southerly of the centerline of Goodman Road as measured radially to Station 746+00 of said project; thence, South 89 degrees 12 minutes 32 seconds East a distance of 35.44 feet, to a set iron pin with ID cap at the northwest corner of the Joel W. Daughtry property (Deed Book 64, Page 117); thence leaving said right-of-way line with the west line of the Daughtry property South 00 degrees 01 minutes 46 seconds East a distance of 407.25 feet, to a found metal T-post at the northeast corner of Lot 1, Homer W. Lovelady Subdivision (Plat Book 61, Page 23); thence with the north line of Lot 1, North 88 degrees 22 minutes 33 seconds West a distance of 623.95 feet, to a found metal T-post in the east right-of-way line of Pleasant Hill Road (right-of-way varies) (35 feet from old centerline); thence with said east right-of-way line, North 00 degrees 06 minutes 25 seconds West a distance of 20.67 feet to a found right-of-way monument; thence North 01 degrees 09 minutes 32 seconds West a distance of 135.02 feet, to a set iron pin with ID cap at the southwest corner of said church property; thence leaving said east right-of-way line with the south line of said church property, North 89 degrees 45 minutes 59 seconds East a distance of 250.36 feet to a found pipe; thence with the east line of said church property, North 00 degrees 01 minutes 46 seconds West a distance of 266.89 feet, to the Point of Beginning; containing, 198,838 square feet or 4.565, more or less, acres.

Tract IV:

Being a parcel located in the Northwest Quarter of the Northwest Quarter of Section 36, Township 1 South, Range 7 West in the City of Olive Branch, DeSoto County, Mississippi, known as the Carol and Tammy J. Daughtry Property as recorded in Deed Book 464, Page 54 at the Chancery Clerk's Office of said county and being more particularly described as follows:

To find the point of beginning, commence at the northwest corner of Section 36, Township 1 South, Range 7 West, said point being the intersection of the old centerline of Goodman Road (Hwy #302) and the old centerline of Pleasant Hill Road per Mississippi Department of Transportation right-of-way plat, Federal Aid Project Number 19-0021-01-018-10; thence with the old centerline of Goodman Road and the north line of said Section 36, North 89 degrees 45 minutes 59 seconds East a distance of 666.97 feet to a point; thence leaving said centerline South 00 degrees 14 minutes 01 seconds East a distance of 63.25 feet to a found iron pin on the south right-of-way line of Goodman Road (right-of-way varies) at the northeast corner of Lot 2 of the Homer W. Lovelady Subdivision (Plat Book 61, Page 23), said point bearing South 04 degrees 50 minutes 16 seconds West a distance of 112.61 feet from centerline Station 746+36.06 the centerline of Goodman Road and being the Point of Beginning; thence along said south right-of-way line of Goodman Road South 89 degrees 12 minutes 32 seconds East a distance of 90.32 feet to a point at the northwest corner of the David and Margie Frazier property (Deed Book 152, Page 609); thence with the west line of said Frazier property South 00 degrees 00 minutes 00 seconds West a distance of 225.63 feet to a point; thence with the south line of Frazier North 90 degrees 00 minutes 00 seconds East a distance of 180.00 feet to a point; thence with the east line of Frazier, North 00 degrees 00 minutes 00 seconds West a distance of 220.69 feet to a point on the south right-of-way line of said Goodman Road; thence with said south right-of-way line

South 83 degrees 23 minutes 08 seconds East a distance of 13.41 feet to a set iron pin at the northwest corner of Lot One of Daughtry Place Subdivision (Plat Book 56, Page 36), said point bearing South 06 degrees 47 minutes 01 seconds West a distance of 89.73 feet from centerline Station 748+22.48; thence leaving said south right-of-way line of Goodman Road, and along the west line of said Lot One, South 00 degrees 07 minutes 33 seconds East a distance of 177.26 feet to a set iron pin; thence with the southwest line of said Lot One and the southwest line of Lot Two of Daughtry Place Subdivision South 29 degrees 12 minutes 36 seconds East a distance of 286.53 feet to a set iron pin at the northwest corner of the Danny Ray and Patricia Daughtry Butler property; thence along the west line of said Butler property South 00 degrees 10 minutes 47 seconds East a distance of 851.89 feet to a point in the north line of Wedgewood Subdivision, Section "A" (Plat Book 34, Page 20); thence with said north line of Wedgewood Subdivision, Section "A", North 89 degrees 15 minutes 41 seconds West a distance of 126.20 feet to a set iron pin at the southwest corner of the John B. and Bettie S. Labuda property; thence along the east line of said Labuda property and the west line of Lot One of the Bevie J. Sneed Subdivision (Plat Book 60, Page 46), North 00 degrees 01 minutes 46 seconds West a distance of 659.97 feet to a found iron pin at the northeast corner of said Lot One; thence along the north line of said Lot One of Bevie J. Sneed Subdivision, North 88 degrees 22 minutes 33 seconds West a distance of 299.80 feet to a found iron pin at the southeast corner of Lot One of said Homer W. Lovelady Subdivision; thence with the east line of Lot One and said Lot Two of Homer W. Lovelady Subdivision, North 00 degrees 01 minutes 46 seconds West a distance of 407.25 feet to the Point of Beginning; containing 262,163 square feet, or 6.019, more or less, acres.

Tract V:

Being a parcel of land located in the Northwest Quarter of the Northwest Quarter of Section 36, Township 1 South, Range 7 West in the City of Olive Branch, DeSoto County, Mississippi, known as the David and Margie Frazier property as recorded in Deed Book 152, Page 609 at the Chancery Clerk's Office of said county and being more particularly described as follows:

To find the point of beginning, commence at the northwest corner of Section 36, Township 1 South, Range 7 West, said point being the intersection of the old centerline of Goodman Road (Hwy #302) and the old centerline of Pleasant Hill Road per Mississippi Department of Transportation right-of-way plat, Federal Aid Project Number 19-0021-01-018-10; thence with the old centerline of Goodman Road and the north line of said Section 36, North 89 degrees 45 minutes 59 seconds East a distance of 666.97 feet to a point; thence leaving said centerline, South 00 degrees 14 minutes 01 seconds East a distance of 63.25 feet to a found iron pin on the south right-of-way line of Goodman Road (right-of-way varies) at the northeast corner of Lot 2 of the Homer W. Lovelady Subdivision (Plat Book 61, Page 23), said point bearing South 04 degrees 50 minutes 16 seconds West a distance of 112.61 feet from centerline Station 746+36.06 the centerline of Goodman Road and being the Point of Beginning; thence along said south right-of-way line of Goodman Road, South 89 degrees 12 minutes 32 seconds East a distance of 90.32 feet to the point of beginning; thence continuing with the south line of said Goodman Road South 89 degrees 12 minutes 32 seconds East a distance of 155.96 feet to a found right-of-way marker, said point bearing South 07 degrees 16 minutes 34 seconds West a distance of 90.00 feet from centerline Station 748+85.63; thence South 83 degrees 23 minutes 08 seconds East a distance of 24.22 feet to a point at the northwest corner of the Carol and Tammie J. Daughtry property (Deed Book 464, Page 54); thence with the west line of said Daughtry property, South 00 degrees 00 minutes 00 seconds East a distance of 220.69 feet to a point; thence with the north line of said Daughtry property, South 90 degrees 00 minutes 00 seconds West a distance of 180.00 feet to a point; thence with the east line of said Daughtry property, North 00 degrees 00 minutes 00 seconds East a distance of 225.63 feet to the Point of Beginning; containing 40,360 square feet, or 0.927, more or less, acres.

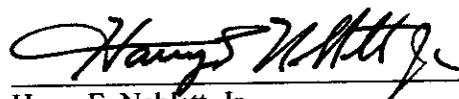
Tract VI:

Lot 1, Homer W. Lovelady Subdivision, lying in Section 36, Township 1 South, Range 7 West in the City of Olive Branch, DeSoto County, Mississippi, as recorded in Plat Book 61, Page 23, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi.

The Substitute Trustee reserves 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. I will convey only such title as is vested in me as Substitute Trustee and such conveyance will be subject to any outstanding and unpaid taxes and assessments and any covenants, restrictions, easements, rights-of-way, and other matters of record.

Witness my signature in my capacity as Substitute Trustee this the 11th day of June, 2012.

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

  
Harry E. Neblett, Jr.  
Substitute Trustee

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

6/11/12 1:56:32  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on August 15, 2008, **Pleasant Hill Holdings, LLC**, a Florida limited liability company, 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 2,938**, at **Page 746** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property 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 William A. Brown as Substitute Trustee in the place and stead of said original Trustee, J. Patrick Caldwell, by written Substitution of Trustee dated July 25, 2011, recorded in Book 3,326, at Page 471, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and thereafter 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, J. Patrick Caldwell, and in the place and stead of the previously appointed Substitute Trustee, William A. Brown, by written Appointment of Substitute Trustees dated May 24, 2012, filed for record on June 1, 2012, and duly recorded in Book 3,447, at Page 723, in the records of substitution of trustees 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

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 Trustees 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 14th day of June, 2012; the 21st day of June, 2012; the 28th day of June, 2012; and the 5th day of July, 2012;

NOW, THEREFORE, I, Harry E. Neblett, Jr., Substitute Trustee in and for said Deed of Trust, will, on the **11th day of July, 2012**, 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:

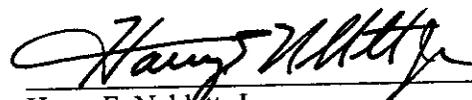
A 16.66, more or less, acre tract of land being located in the North Half of the Southwest Quarter of Section 25, Township 1 South, Range 7 West of the Chickasaw Meridian, City of Olive Branch, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the southwest corner of Section 25, Township 1 South, Range 7 West of the Chickasaw Meridian; thence North 00 degrees 00 minutes 00 seconds West a distance of 1297.35 feet to a point; thence North 90 degrees 00 minutes 00 seconds East a distance of 23.86 feet to a ½ inch iron pipe (found) in the east right of way line of Pleasant Hill Road (60 foot right of way), said iron pipe being the true point of beginning of the herein described tract; thence along said right of way line North 00 degrees 24 minutes 11 seconds West a distance of 546.62 feet to a ½ inch pipe (found); thence North 89 degrees 41 minutes 23 seconds East a distance of 907.37 feet to a ½ inch iron pipe (found); thence North 48 degrees 43 minutes 28 seconds East a distance of 218.08 feet to a ½ inch iron pipe (found); thence South 45 degrees 49 minutes 38 seconds East a distance of 127.88 feet to a ½ inch iron pipe (found); thence South 23 degrees 53 minutes 14 seconds East a distance of 443.15 feet to a ½ inch iron pipe (found); thence South 00 degrees 25 minutes 11 seconds West a distance of 193.84 feet to a ½ inch iron pipe (set); thence North 89 degrees 30 minutes 57 seconds West a distance of 77.74 feet to a metal fence rail (found); thence South 89 degrees 38 minutes 25 seconds West a distance of 1259.45 feet to the point of beginning, containing 16.66 acres, more or less, and being subject to all codes, covenants, easements, revisions, restrictions, regulations and rights of way of record.

The Substitute Trustee reserves 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. I will convey only such title as is vested in me as Substitute Trustee and such conveyance will be subject to any outstanding and unpaid taxes and assessments and any covenants, restrictions, easements, rights-of-way, and other matters of record.

Witness my signature in my capacity as Substitute Trustee this the 11th day of June, 2012.

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

  
Harry E. Neblett, Jr.  
Substitute Trustee

7-11-12

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 23, 2008, **Cedar Hill Properties, LLC**, a Florida limited liability company, 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 2,891**, at **Page 662** thereof, in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and covers and describes certain real property 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 William A. Brown as Substitute Trustee in the place and stead of said original Trustee, J. Patrick Caldwell, by written Substitution of Trustee dated July 25, 2011, recorded in Book 3,326, at Page 473, in the records of substitution of trustees in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, and thereafter 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, J. Patrick Caldwell, and in the place and stead of the previously appointed Substitute Trustee, William A. Brown, by written Appointment of Substitute Trustees dated May 24, 2012, filed for record on June 1, 2012, and duly recorded in Book 3,447, at Page 724, in the records of substitution of trustees 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

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 Trustees 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 14th day of June, 2012; the 21st day of June, 2012; the 28th day of June, 2012; and the 5th day of July, 2012;

NOW, THEREFORE, I, Harry E. Neblett, Jr., Substitute Trustee in and for said Deed of Trust, will, on the **11th** day of **July, 2012**, 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 13.19, more or less, acre tract of land being situated in the Northwest Quarter of Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, and being more particularly described as follows:

Beginning at a point on the south right of way of MS Highway 302 (Goodman Road), said point being North 89 degrees 44 minutes 00 seconds East (East-C) a distance of 1423.03 feet (1472.2 feet-C) and South 00 degrees 09 minutes 01 seconds East (South-C) a distance of 75.00 feet from the northwest corner of Section 35, Township 1 South, Range 7 West; thence South 00 degrees 09 minutes 01 seconds East (South-C) a distance of 1036.06 feet (1037.70 feet-C) to a point in Nolehole Creek, passing an iron pin at 1231.06 feet; thence along Nolehole Creek for the following courses:

North 61 degrees 18 minutes 00 seconds West a distance of 68.47 feet (63.60 feet-C),  
North 46 degrees 31 minutes 00 seconds West a distance of 200.40 feet,  
North 65 degrees 20 minutes 00 seconds West a distance of 116.40 feet,  
North 82 degrees 32 minutes 00 seconds West a distance of 78.50 feet,  
North 58 degrees 10 minutes 00 seconds West a distance of 492.40 feet,

To a point in the center line of a small creek running northwardly; thence along said small creek for the following courses:

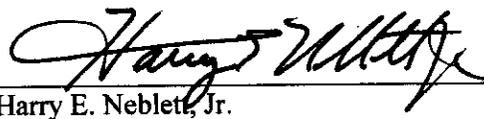
North 23 degrees 58 minutes 00 seconds West a distance of 41.60 feet,  
North 76 degrees 50 minutes 00 seconds East a distance of 70.80 feet,  
North 11 degrees 17 minutes 00 seconds East a distance of 69.00 feet,  
North 40 degrees 26 minutes 00 seconds East a distance of 40.70 feet,  
North 26 degrees 14 minutes 00 seconds West a distance of 59.50 feet,  
North 20 degrees 35 minutes 00 seconds East a distance of 27.50 feet,  
South 70 degrees 07 minutes 00 seconds East a distance of 70.20 feet,

North 01 degrees 35 minutes 00 seconds East a distance of 59.10 feet,  
North 72 degrees 36 minutes 00 seconds West a distance of 40.20 feet,  
North 01 degrees 16 minutes 00 seconds West a distance of 22.90 feet,  
North 60 degrees 31 minutes 00 seconds East a distance of 71.70 feet,  
North 27 degrees 58 minutes 00 seconds West a distance of 106.40 feet;

Thence North 00 degrees 00 minutes 00 seconds West a distance of 83.90 feet to a point on the south right of way of MS Highway 302 (Goodman Road) passing an iron pin at 50.00 feet; thence North 73 degrees 45 minutes 00 seconds East along said right of way a distance of 103.10 feet to a point marked by a right of way marker; thence continuing along said right of way North 89 degrees 44 minutes 00 seconds East a distance of 589.11 feet (586.90 feet-C) to the point of beginning; containing 13.19 (13.15-C) acres, more or less.

The Substitute Trustee reserves 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. I will convey only such title as is vested in me as Substitute Trustee and such conveyance will be subject to any outstanding and unpaid taxes and assessments and any covenants, restrictions, easements, rights-of-way, and other matters of record.

Witness my signature in my capacity as Substitute Trustee this the 11th day of June, 2012.



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 December 4, 2006, MARY M. LANE, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2622, Page 562 and renewed and extended in Book 2937, Page 760.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated May 23, 2012, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3449, Page 19; 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, BANKPLUS, the legal holder of said indebtedness, 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 and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

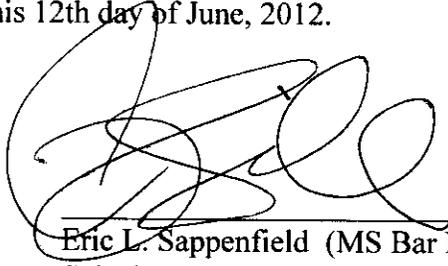
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 11th day of July, 2012, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 90, Dickens Place, Section "B", PUD, Oliver's Glenn Subdivision, in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, Page 43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

7-11-12

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 12th day of June, 2012.



---

Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

**Publication Dates:**

June 19, 2012

June 26, 2012

July 3, 2012

July 10, 2012

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 27th day of April, 2001, Curtis James Richardson and wife, Frances Richardson executed a certain Deed of Trust to Thomas F. Baker IV, Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 1339 at Page 0491 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Thomas F. Baker IV, Trustee for First Tennessee Bank National Association, said Appointment of Substitute Trustee being recorded in Book 3,438 at Page 421 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Curtis James Richardson and wife, Frances Richardson; 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, First Tennessee Bank National Association, the legal holder of said indebtedness, 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 and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 11th day of July, 2012, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

BEGINNING AT A POINT THAT IS NORTH 01 DEGREES 09' 40" EAST A DISTANCE OF 1,325.70 FEET AND SOUTH 89 DEGREES 29' 47" WEST A DISTANCE OF 979.78 FEET FROM THE SOUTHEAST CORNER OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, SAID POINT BEING MARKED WITH AN

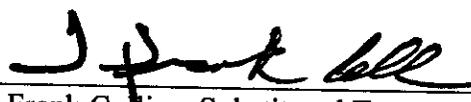
7-11-12

IRON PIN; THENCE SOUTH 89 DEGREES 29' 47" WEST A DISTANCE OF 175.19 FEET TO A POINT MARKED WITH AN IRON PIN; THENCE NORTH 01 DEGREES 09' 40" EAST A DISTANCE OF 490.62 FEET TO A POINT ON THE SOUTH RIGHT OF WAY OF BENT ROAD; THENCE ALONG SAID RIGHT OF WAY ALONG A CURVE TO THE RIGHT WITH A DELTA ANGLE OF 35 DEGREES 51' 27", A RADIUS OF 319.00 FEET, AND AN ARC LENGTH OF 199.64 FEET TO A POINT MARKED WITH AN IRON PIN; THENCE SOUTH 01 DEGREES 09' 40" WEST A DISTANCE OF 396.60 FEET TO THE POINT OF BEGINNING, CONTAINING 1.83 ACRES, MORE OR LESS.

INDEXING INFORMATION: BEING A PART OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

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

WITNESS MY SIGNATURE, this the 11th day of June, 2012.

  
\_\_\_\_\_  
T. Frank Collins, Substituted Trustee

Prepared By:

T. Frank Collins, Esq.

Collins & Associates, PLLC

100 Webster Circle, Suite 2

Madison, Mississippi 39110

Telephone: (601) 853-4400

Dates of Publication:

June 19, June 26, July 3 and July 10, 2012

TRUSTEE/SUBSTITUTE TRUSTEE'S NOTICE OF SALE

6/15/12 2:25:47  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**WHEREAS**, on July 16, 2009, **Dennis Bardwell and wife Laura Bardwell** executed a Deed of Trust to **Thomas L. Conner**, Trustee for the benefit of **Third Union Finance, Inc.**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3058, at Page 415, to which reference is herein made; and

**WHEREAS**, on July 16, 2009, **Dennis Bardwell and wife Laura Bardwell** executed a Deed of Trust to **Thomas L. Conner**, Trustee for the benefit of **Third Union Finance, Inc.**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3063, at Page 788, corrected and re-recorded in Deed of Trust Book No. 3067, at Page 441, to which reference is herein made; and

**WHEREAS**, on June 2, 2011, **Dennis Bardwell and wife Laura Bardwell** executed a Deed of Trust to **Hugh H. Armistead**, Trustee for the benefit of **Third Union Finance, Inc.**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3310, at Page 89, to which reference is herein made; and

**WHEREAS**, on June 2, 2011, **Dennis Bardwell and wife Laura Bardwell** executed a Deed of Trust to **Hugh H. Armistead**, Trustee for the benefit of **Third Union Finance, Inc.**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3310, at Page 92, to which reference is herein made; and

**WHEREAS**, **Third Union Finance, Inc.** substituted and appointed **Hugh H. Armistead** as Substitute Trustee in and for the above described Deeds of Trust pursuant to said Deeds of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, **Thomas L. Conner**, by instruments dated the 31st day of May, 2012, and filed in Deed of Trust Book No. 3448, at Pages 257 and 258, 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, July 11, 2012**, 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:

7-11-12

**TRACT I:** 1.00 acre in the Southwest Quarter of the Northeast Quarter of Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi, described as commencing at the Northeast corner of the Southwest One-Quarter of the Northeast One-Quarter of Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi; thence run South 23 degrees 55 minutes East 84.8 feet to a point; thence run South 44 degrees 41 minutes East 817.8 feet to a point; thence run South 89 degrees 11 minutes 52 seconds West 445.01 feet to the Southeast corner of said 6.17 acres tract; thence continuing South 89 degrees 11 minutes 52 seconds West 65.56 feet to an angle point in the South line of said tract (found pipe); thence South 72 degrees 54 minutes 50 seconds West 327.07 feet to a point in the Northeast line of Old Pigeon Roost Road (found pipe); thence North 39 degrees 23 minutes 12 seconds West along said line 91.29 feet to the point of beginning for the herein described 1.00 acre; thence continuing North 39 degrees 23 minutes 12 seconds West along said Northeast line 208.71 feet to a point, said point being 125.11 feet South 39 degrees 23 minutes 12 seconds East from an iron pin found at an angle point where the Northeast line of Pigeon Roost Road intersects the Southeast line of Bell Road; thence North 50 degrees 36 minutes 48 seconds East 208.71 feet; thence South 39 degrees 23 minutes 12 seconds East 208.71 feet; thence South 50 degrees 36 minutes 48 seconds West 208.71 feet to the point of beginning, containing 43,560.00 square feet of 1.00 acre.

Being the same property conveyed to David E. Bardwell, et ux, by Quitclaim Deed dated January 18, 1980, and recorded in Deed Book No. 145, at Page 609, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

**TRACT II:** 6.17 acres in the Southwest Quarter of the Northeast Quarter of Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi, described as:  
Commence at the Northeast corner of the Southwest One-Quarter of the Northeast One-Quarter of Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi; thence run South 23 degrees 55 minutes East 84.8 feet to a point; thence run South 44 degrees 41 minutes East 817.8 feet to a point; thence run South 89 degrees 11 minutes 52 seconds West 445.01 feet to the Point of Beginning; thence run South 72 degrees 54 minutes 50 seconds West 327.07 feet to a point on East line of public road; thence run North 39 degrees 23 minutes 12 seconds West, along said road 425.11 feet to a point; thence run North 17 degrees 24 minutes 31 seconds East, 27.38 feet to point on South line of Bell Road; thence following the South line of Bell Road, run North 74 degrees 12 minutes 17 seconds East 101.06 feet; thence North 56 degrees 59 minutes 14 seconds East 143.44 feet to a point; thence North 56 degrees 8 minutes 56 seconds East 193.38 feet to a point; thence North 62 degrees 54 minutes 38 seconds East 281.32 feet to a point; thence North 1 degree 4 minutes 8 seconds West 599.26 feet to the Point of Beginning.

Being the same property conveyed to David E. Bardwell, et ux, by Warranty Deed dated May 7, 1976, and recorded in Deed Book No. 124, at Page 510, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

**TRACT III:** Lot 1, Bell Road Subdivision, situated in Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81, at Page 38, 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 18th day of June, 2012.

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

Publish: June 19, June 26, and July 3, 2012

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

**WHEREAS**, on December 1, 2008, **Eddie Gossett, Sr. and Taffy Gossett** 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. 2972, at Page 256, 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 30th day of May, 2012, and filed in Deed of Trust Book No. 3448, at Page 68, 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, July 11, 2012**, 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 1 of the Watson Two Lot Commercial Subdivision, located in Section 23, Township 1 South, Range 8 West, as shown on plat of said subdivision of record in Plat Book 37, Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to plat reference is hereby made for a more particular description of said lot.**

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

WITNESS my signature, this 18th day of June, 2012.



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

**Publish: June 19, June 26, and July 3, 2012**

7-11-12

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

**WHEREAS**, on April 28, 2003, **Eddie S. Gossett A/K/A Eddie S. Gossett, Sr. and Taffy Gossett** 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. 1727, at Page 589, to which reference is herein made; and

**WHEREAS**, on December 1, 2008, **Eddie S. Gossett AKA Eddie S. Gossett, Sr. and Taffy Gossett** 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. 2972, at Page 60, to which reference is herein made; and

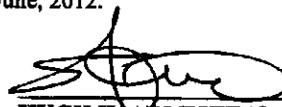
**WHEREAS**, **First Security Bank** substituted and appointed **Hugh H. Armistead** as Substitute Trustee in and for the above described Deeds of Trust pursuant to said Deeds of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, **Colmon Mitchell**, by instrument dated the 30th day of May, 2012, and filed in Deed of Trust Book No. 3448, at Page 143, 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, July 11, 2012**, 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 2, Gossett Commercial Subdivision, located in Section 23, Township 1 South, Range 8 West, as shown on plat of said subdivision of record in Plat Book 50, Page 36, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.**

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

WITNESS my signature, this 18th day of June, 2012.



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

**Publish: June 19, June 26, and July 3, 2012**

7-11-12

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI    )  
COUNTY OF DESOTO        )

WHEREAS, on November 17, 2006, Melanie B. Marshall and Austin Marshall executed a promissory note payable to the order of National City Mortgage, a division of National City Bank; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated November 17, 2006, executed by Melanie B. Marshall and Austin Marshall and being recorded in Book 2621 at Page 759 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to TFA National Operations Agency, LLC, Trustee and to National City Mortgage a division of National City Bank, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to US Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-BC3 by an Assignment filed of record on December 1, 2010 and recorded in Book 3248 at Page 26 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, US Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-BC3, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of TFA National Operations Agency LLC, the same having been recorded in Book 3248 at Page 28 of the records of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 11<sup>th</sup> day of July, 2012, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF OLIVE BRANCH, COUNTY OF DESOTO, AND STATE OF MISSISSIPPI, TO-WIT:

LOT 23, DEVON PARK P.D., PHASE I, LOCATED IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 75, PAGES 47-48 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Indexing Instructions: Lot 23, Devon Park P.D., Phase I, Desoto County, Mississippi

More commonly known as: 8248 Clubview Drive, Olive Branch, Mississippi 38654

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

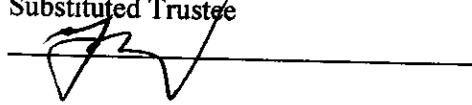
7-11-12

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 12<sup>th</sup> day of June, 2012.

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Floyd Healy  
Substituted Trustee



Insertion Dates:  
June 19, 2012; June 26, 2012; July 3, 2012; and July 10, 2012

### SUBSTITUTE TRUSTEE'S SALE NOTICE

WHEREAS, on or about the 28th day of May, 2003, RH Holdings, LLC executed and delivered a certain Deed of Trust unto Michael J. McCarver, Trustee, Renasant Bank, beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in Book 1733 at Page 0351, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on or about the 21st day of December, 2009, RH Holdings, LLC executed and delivered a certain Deed of Trust unto Scott R. Hendrix, Trustee, Renasant Bank, beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in Book 3127 at Page 369, in the Office of the Chancery Clerk of DeSoto County, Mississippi, which Deed of Trust is taken as a renewal and extension of and not in cancellation of a previous Deed of Trust dated May 28, 2003 recorded in Book 1733, Page 0351 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 16th day of February, 2012, Renasant Bank executed and delivered to Scott R. Hendrix an appointment whereby the said Scott R. Hendrix was appointed and substituted as Substitute Trustee in the above Deed of Trust in the place and stead of Michael J. McCarver, the Trustee named therein, as shown by said appointment duly recorded in Book 3448, Page 722 in the records of trust deeds of DeSoto County, Mississippi; and

WHEREAS, default has been made in the payment of the indebtedness secured by said Deeds of Trust, which default continues, and Renasant Bank, the legal holder of the notes secured by said Deeds of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of satisfying the indebtedness and costs of sale.

NOW, THEREFORE, notice is hereby given that I, the undersigned Substitute Trustee, will on the 11th day of July, 2012, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours, offer for sale, at public outcry, to the highest bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

Lot 33, Section H, Craft Road Industrial Park, located in Section 19, Township 1 South, Range 6 West, as per plat thereof recorded in Plat Book 67, Page 29 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Such title will be conveyed as is vested in me as Substitute Trustee aforesaid without warranty of any kind.

This, the 15<sup>th</sup> day of June, 2012.

  
Scott R. Hendrix, Substitute Trustee

PUBLISH: June 19, 26, July 3, 10, 2012.

7-11-12

SUBSTITUTE TRUSTEE'S SALE NOTICE

WHEREAS, on or about the 2nd day of June, 2003, RH Holdings, LLC executed and delivered a certain Deed of Trust unto Michael J. McCarver, Trustee, Renasant Bank, beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in Book 1734 at Page 0491, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and which Deed of Trust was re-recorded in Book 1821, Page 0121 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on or about the 21st day of December, 2009, RH Holdings, LLC executed and delivered a certain Deed of Trust unto Scott R. Hendrix, Trustee, Renasant Bank, beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in Book 3127 at Page 375, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and which Deed of Trust is taken as a renewal and extension of and not in cancellation of a previous Deed of Trust dated June 2, 2003 recorded in Book 1734, Page 0491 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, on the 16th day of February, 2012, Renasant Bank executed and delivered to Scott R. Hendrix an appointment whereby the said Scott R. Hendrix was appointed and substituted as Substitute Trustee in the above Deed of Trust in the place and stead of Michael J. McCarver, the Trustee named therein, as shown by said appointment duly recorded in Book 3448, Page 720 in the records of trust deeds of DeSoto County, Mississippi; and

WHEREAS, default has been made in the payment of the indebtedness secured by said Deeds of Trust, which default continues, and Renasant Bank, the legal holder of the notes secured by said Deeds of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of satisfying the indebtedness and costs of sale.

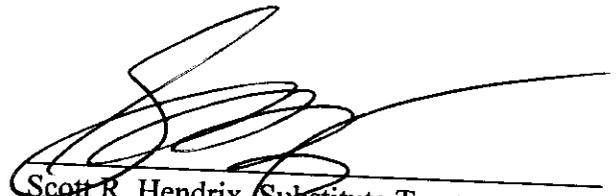
NOW, THEREFORE, notice is hereby given that I, the undersigned Substitute Trustee, will on the 11th day of July, 2012, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours, offer for sale, at public outcry, to the highest bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

Lot 3B, Subdivision of Lots 3 & 4, of Section "A", First Commercial and Industrial Plaza, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 43, Page 10, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Such title will be conveyed as is vested in me as Substitute Trustee aforesaid without warranty of any kind.

7-11-12

This, the 15<sup>th</sup> day of June, 2012.



Scott R. Hendrix, Substitute Trustee

PUBLISH: June 19, 26, July 3, 10, 2012.

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

**WHEREAS**, on October 1, 2008, **H-M CONSTRUCTION, LLC** executed a certain Deed of Trust to Thomas Hudson as Trustee for the benefit of BankPlus which was recorded on November 21, 2008, in the Real Property Records in the Office of the Chancery Clerk of DeSoto County, State of Mississippi (the "Records") in **Book 2,968, Page 598** (the "Deed of Trust") which Deed of Trust was renewed and extended by the Deed of Trust dated September 28, 2009, recorded in the Records in **Book 3,088, Page 220**; and

**WHEREAS**, BankPlus has heretofore substituted William H. Leech as Trustee in and for the Deed of Trust in lieu and in place of Thomas Hudson by instrument dated May 30, 2012, and recorded in the Records on June 8, 2012, in **Book 3,451, Page 747**; and

**WHEREAS**, default having been made under the terms and conditions of the Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the Deed of Trust, BankPlus, the legal holder of the Deed of Trust and the indebtedness secured thereby, has requested the undersigned Substituted Trustee, William H. Leech, to execute the trust and sell the land, property, and all fixtures subject thereto in accordance with the terms of the Deed of Trust for the purpose of raising the sums due, together with attorney's fees, Substituted Trustee's fees, and expenses of sale.

**NOW, THEREFORE**, I, William H. Leech, Substituted Trustee in the Deed of Trust, will on **Wednesday, July 11, 2012**, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door of the DeSoto County Courthouse located at 2535 Highway 51 South, Hernando, MS 38632, in the

7-11-12

County of DeSoto, State of Mississippi, to the highest and best bidder for cash, the following described property situated in DeSoto County, Mississippi (the "Property"), to-wit:

**DESCRIPTION OF A 10.02 ACRE TRACT IN PART OF THE NORTHEAST QUARTER OF SECTION 32; TOWNSHIP 2 SOUTH; RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI.**

Beginning at the north east corner of Section 32, Township 2 South, Range 8 West; thence west 1336.87 feet along Dean Road to a point; thence south 40 feet to the northeast corner of the Lee Hamberlin tract; thence south 0 degrees 39 minutes east 1495.25 feet to a corner of the said Hamberlin tract; thence south 89 degrees 20 minutes 42 seconds west 500 feet along the south line of said Hamberlin lot to the point of beginning of the following tract; thence south 89 degrees 20 minutes 42 seconds west 133.74 feet to a corner of said Hamberlin tract; thence south 0 degrees 54 minutes 08 seconds east 60 feet to a corner of said Hamberlin tract; thence south 89 degrees 20 minutes 42 seconds west 975.57 feet to the southwest corner of said Hamberlin tract; thence north 0 degrees 40 minutes 32 seconds west 402.0 feet along the west line of the Hamberlin tract to a point; thence north 89 degrees 20 minutes east 1109.20 feet to a point in a division line of the Hamberlin tract; thence south 0 degrees 39 minutes 18 seconds east 342.0 feet to the point of beginning and containing 10.02 acres more or less. All bearings are true north.

AND

**DESCRIPTION OF A 27.8 ACRE TRACT IN PART OF THE NORWEST AND NORTHEAST QUARTERS OF SECTION 32; TOWNSHIP 2 SOUTH; RANGE 8 WEST; DESOTO COUNTY, MISSISSIPPI.**

Beginning at the northeast corner of Section 32; Township 2 South; Range 8 West; thence west 1336.87 feet along Dean Road to a point; thence south 40 feet to the northeast corner of the Lee Hamberlin tract; thence south 0 degrees 39 minutes east 1495.25 feet to a corner of said Hamberlin tract; thence south 89 degrees 20 minutes west 633.74 feet along the south line of the Hamberlin tract to a point; thence southward to a corner of the Hamberlin tract and the northeast corner of a 60 acre tract and the point of beginning of the following tract; thence south 0 degrees 47 minutes east 700 feet to the southeast corner of the existing 60 acre tract; thence north 85 degrees 25 minutes west 1608.78 feet along the south line of said 60 acre tract to a point; thence north 0 degrees 40 minutes west 885.14 feet to the southwest corner of an existing 17.5 acre tract; thence north 89 degrees 20 minutes east 635.0 feet to the southeast corner of said 17.5 acre tract; thence south 0 degrees 40 minutes east 332.0 feet to a corner of said 60 acre tract; thence north 89 degrees 20 minutes east 975.57 feet to the point of beginning and containing 27.8 acres more or less. All bearings are true north.

AND

DESCRIPTION OF A 17.5 ACRE LOT AS PART OF THE AL HAMBERLIN TRACT IN PART OF THE NORTHEAST QUARTER OF SECTION 32; TOWNSHIP 2 SOUTH; RANGE 8 WEST; DESOTO COUNTY, MISSISSIPPI.

Beginning at the northeast corner of Section 32; Township 2 South; Range 8 West; thence west 2946.45 feet along Dean Road to a point; thence south 40 feet to the northwest corner of the Lee Hamberlin tract and the point of beginning of the following lot; thence south 0 degrees 40 minutes east 217.18 feet along the west line of the Lee Hamberlin tract to a point; thence south 0 degrees 40 minutes east 1001.23 feet along said west line to a corner of the Al Hamberlin tract; thence south 89 degrees 20 minutes west 625.0 feet to a corner of said Hamberlin tract; thence north 0 degrees 40 minutes west 391.79 feet to a corner of said Hamberlin tract; thence north 0 degrees 40 minutes west 825.89 feet to a point in the south right of way of Dean Road (80 feet wide); thence north 89 degrees 16 minutes east 625.0 feet to the point of beginning and containing 17.5 acres more or less. All bearings are true north.

**INDEXING INSTRUCTIONS:** NORTHEAST QUARTER AND NORTHWEST AND NORTHEAST QUARTERS AND NORTHEAST QUARTER OF SECTION 32, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI

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

WITNESS MY SIGNATURE, this the 15th day of June, 2012.

/s/ William H. Leech  
**WILLIAM H. LEECH**  
**SUBSTITUTED TRUSTEE**

Publication Dates: June 19, 2012, June 26, 2012, July 3, 2012, and July 10, 2012.

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI    )  
COUNTY OF DESOTO        )

WHEREAS, on July 13, 2005, Jonathan A. Davis and Ashley H. Davis executed a promissory note payable to the order of Pulaski Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated July 13, 2005, executed by Jonathan A. Davis and Ashley H. Davis, and being recorded in Book 2,259 at Page 385 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee, and to Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A., by an Assignment filed of record on August 9, 2011 and recorded in Book 3,329 at Page 739 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold Weiss, the same having been recorded in Book 3,353 at Page 179 of the records of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 11<sup>th</sup> day of July, 2012, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 75, SECTION "C", CROSS CREEK SUBDIVISION, IN SECTION 12, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 64, PAGE 6, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Indexing Instructions: Lot 75, Section C, Cross Creek Subdivision, Desoto County, Mississippi

More commonly known as: 1262 Cross Creek Drive, Hernando, Mississippi 38632

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 7<sup>th</sup> day of June, 2012.

Prepared by:  
Floyd Healy

Floyd Healy  
Substituted Trustee

7-11-12

1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

A handwritten signature in black ink, appearing to read "F. J. [unclear]", is written over a horizontal line.

Insertion Dates:  
June 19, 2012; June 26, 2012; July 3, 2012; and July 10, 2012.

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI     )  
COUNTY OF DESOTO        )

WHEREAS, on October 17, 2001, Amanda L. Shields, executed a promissory note payable to the order of Pulaski Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 17, 2001, executed by Amanda L. Shields and being recorded in Book 1397 at Page 0066 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1 by an Assignment filed of record on December 13, 2011 and recorded in Book 3,377 at Page 376 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, to HSBC Bank USA, National Association as Trustee in trust for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2005-SHL1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold Weiss, the same having been recorded in Book 3,442 at Page 58, of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 11<sup>th</sup> of July, 2012, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 167, Section C, Parcel 6, Central Park Neighborhood, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 74, Page 36, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 167, Section C, Parcel 6, Central Park Neighborhood, Section 29, T-1-S, R-7-W, DeSoto County, Mississippi  
More commonly known as: 7875 Sarah Ann Drive South, Southaven, MS 38671

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

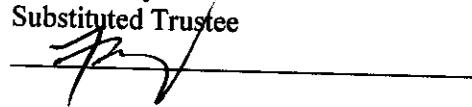
7-11-12

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 13th day of June, 2012.

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Floyd Healy  
Substituted Trustee



Insertion Dates: June 19, 2012, June 26, 2012, July 3, 2012, July 10, 2012

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on 4th day of October, 2010, James D Word executed a certain Deed of Trust to Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for Iberiabank Mortgage Company, it's successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book/Instrument No. 3,224 at Page 694; and

Whereas said Deed of Trust was assigned at Deed Book 3,416, Page 148, on March 21, 2012 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted Philip L. Martin as Trustee in lieu and in place of Charles M. Quick by instrument dated 03/09/2012, and recorded in Book/Instrument # 3,419 at Page 443; and

WHEREAS, default having been made in the terms and conditions of said Land 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, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Philip L. Martin, Substituted Trustee in said Deed of Trust, will on 7/11/2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at 2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

**Lot 229, Section G, Deer Creek Subdivision, situated in Section 6, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 95, page 8-9 in the Chancery Clerk's Office of DeSoto County, Mississippi.**

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on June 11, 2012

/s/ Philip L. Martin  
Martin & Brunavs  
Attorneys At Law  
2800 North Druid Hills Road  
Atlanta, GA 30329  
(404) 982-0088 or (877) 740-0883- Phone  
M&B File # 12-13220MS  
Publication Dates: June, 19, 26 and July 3, and 10, 2012

7-11-2012

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.