

4/27/10 9:51:37
OK W BK 631 PG 704
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPACE ABOVE THIS LINE FOR RECORDING PURPOSES

PREPARED BY AND RETURN TO:

GARY P. SNYDER, MSB#7682
WATKINS LUDLAM WINTER & STENNIS, P.A.
6897 Crumpler Blvd., Suite 100
Olive Branch, MS 38654
(662) 895-2996
WLWS #00931.

GRANTOR'S ADDRESS:

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GRANTEE'S ADDRESS:

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INDEXING INSTRUCTIONS: Northwest Quarter of Section 17, Township 2 South, Range 7 West, DeSoto County, Mississippi, Southwest Quarter of Section 8, Township 2 South, Range 7 West, DeSoto County, Mississippi, and Lots 1, 2, 7, 8, 10, 17, 18, 19, 26, 29, 30, 31, 37, 39, 40, 44, 45, 50, 51, 52, 53, 55, 56, 60, 61, 62, 63, 64, 65, 66, 68, 69, 70, 71, 72, 74 and 76, Castle Ridge Subdivision, recorded in Plat Book 99, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Castle Ridge Development, LLC executed a Deed of Trust dated July 8, 2005 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2257, Page 754, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 24, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3137, Page 12.

WHEREAS, Castle Ridge Development, LLC executed a Deed of Trust dated July 17, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2933, Page 416, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms

thereof, by instrument dated February 24, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3137, Page 11.

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

WHEREAS, the time, terms and place of sale were duly advertised for four (4) consecutive weeks immediately preceding said sale by publication in the *DeSoto Times*, a newspaper published and having a general circulation in DeSoto County, Mississippi, with proof of said publication being attached hereto and made a part hereof, and by posting the notice of said sale upon the bulletin board of the Courthouse in said county, on the 19th day of March, 2010 and said notice remaining upon the bulletin board until the date for the sale of the property.

WHEREAS, the undersigned Substitute Trustee, by the terms of the Deed of Trust and the laws of the State of Mississippi, within legal hours on the 21st day of April, 2010, at public outcry, offered the hereinafter described property for sale at the East front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi; and

WHEREAS, at such sale, BancorpSouth Bank bid the sum of Nine Hundred Ten Thousand and 00/100 Dollars (\$910,000.00); and

WHEREAS, said bid by BancorpSouth Bank was the highest bid.

NOW THEREFORE, I, Gary P. Snyder, Substitute Trustee, in consideration of the sum of Nine Hundred Ten Thousand and 00/100 Dollars (\$910,000.00), do hereby sell and convey to BancorpSouth, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

TRACT I

A tract of land located in Section 17, all in Township 2 South, Range 7 West of the City of Southaven, DeSoto County, Mississippi and being part of that land conveyed to Kenneth H. Brown, Sr. and wife (lying East of David Road) per Warranty Deed of record in Book 280, Page 139 and being more particularly described as follows:

Commencing at a point on the East line of Davis Road (40 feet from centerline) that measures North 571.10 feet and East 1042.29 feet from a cotton picker spindle in the center of Swinnea Road that is marking the locally accepted Southwest corner of said Section 8; run thence South 0 degrees 31 minutes 37 seconds East along the East line of Davis Road 166.52 feet; run thence South 1 degree 56 minutes 26 seconds West along the East line of said road 320.98 feet; run

thence South 4 degrees 43 minutes 03 seconds West along the East line of said road (crossing over into Section 17) 322.30 feet; run thence South 1 degree 06 minutes 21 seconds West along the East line of said road 163.03 feet to the Point of Beginning; run thence North 89 degrees 03 minutes 30 seconds East 1364.10 feet to a point; run thence South 0 degrees 58 minutes 51 seconds East 1004.42 feet to a one inch pipe in a north/south fence line; run thence South 88 degrees 47 minutes 46 seconds West 1385.26 feet to a point on the East line of Davis Road (said point being 40 feet from the mean center line) and 45.11 feet East and one line from a found 3/8 inch iron pin; run thence along the East line of Davis Road being 40 feet from the mean center line and parallel to said center line the following calls: North 1 degree 34 minutes 36 seconds East 303.83 feet; North 0 degrees 35 minutes 54 seconds West 275.41 feet; North 0 degrees 27 minutes 32 seconds West 365.28 feet; North 1 degree 06 minutes 21 seconds East 66.59 feet to the Point of Beginning.

AND

TRACT II

A tract of land located in Sections 8 and 17, all in Township 2 South, Range 7 West of the City of Southaven, DeSoto County, Mississippi and being part of that land conveyed to Kenneth H. Brown Sr. and wife (lying East of Davis Road) per Warranty Deed of record in Book 280, Page 139 and being more particularly described as follows:

Beginning at a point on the east line of Davis Road (40 feet from centerline) that measures North 571.10 feet and East 1042.29 feet from a cotton picker spindle in the center of Swinnea Road that is marking the locally accepted Southwest corner of said Section 8; run thence North 89 degrees 03 minutes 30 seconds East 1610.84 feet to a fence corner post; run thence South 0 degrees 34 minutes 10 seconds East 567.31 feet to a one inch pinched pipe at a fence corner and the locally accepted southeast corner of the West ½ of said Section 8; run thence South 89 degrees 32 minutes 54 seconds West 298.29 feet to a PK nail in the top of a cross-tie fence corner that measures approximately one foot north of the South line of said Section 8; run thence South 0 degrees 58 minutes 51 seconds East (crossing over into Section 17) 405.99 feet to a point; run thence South 89 degrees 03 minutes 30 seconds West 1364.10 feet to the East line of Davis Road; run thence along the East line of Davis Road, being 40 feet from the mean center line and parallel to said center line the following calls: North 1 degree 06 minutes 21 seconds East 163.03 feet; North 4 degrees 43 minutes 03 seconds East (crossing over into Section 8) 322.30 feet, North 1 degree 56 minutes 26 seconds East 320.98 feet, North 0 degrees 31 minutes 37 seconds West 166.52 feet to the Point of Beginning.

LESS AND EXCEPT:

The common areas, roads, road rights-of-way and areas dedicated to the public and/or adjacent property owners in the subdivision plat of Castle Ridge Subdivision, which is recorded in Plat Book 99, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

AND FURTHER LESS AND EXCEPT:

Lots 3, 4, 5, 6, 9, 11, 12, 13, 14, 15, 16, 20, 21, 22, 23, 24, 25, 27, 28, 32, 33, 34, 35, 36, 38, 41, 42, 43, 46, 47, 48, 49, 54, 57, 58, 59, 67, 73, 75, 77, 78, 79, 80, 81 and 82 of Castle Ridge Subdivision, which is recorded in Plat Book 99, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

THE PROPERTY BEING CONVEYED IS ALSO DESCRIBED AS FOLLOWS:

Lots 1, 2, 7, 8, 10, 17, 18, 19, 26, 29, 30, 31, 37, 39, 40, 44, 45, 50, 51, 52, 53, 55, 56, 60, 61, 62, 63, 64, 65, 66, 68, 69, 70, 71, 72, 74 and 76 of Castle Ridge Subdivision, which is recorded in Plat Book 99, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

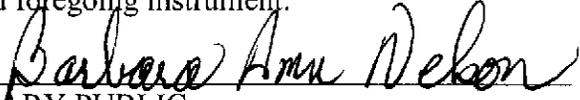
WITNESS MY SIGNATURE, this the 22nd day of April, 2010.



GARY P. SNYDER, SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

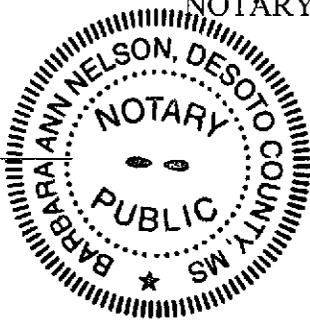
Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of April, 2010, within my jurisdiction, the within named Gary P. Snyder, who acknowledged that he executed the above and foregoing instrument.



NOTARY PUBLIC

My Commission Expires:

May 21, 2010



File No. 08878.34579

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SALE BY SUBSTITUTION TRUSTEE

WHEREAS, Castle Ridge Development, LLC executed a Deed of Trust dated July 8, 2005 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2257, Page 754, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 24, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3137, Page 12.

WHEREAS, Castle Ridge Development, LLC executed a Deed of Trust dated July 17, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2833, Page 416, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 24, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3137, Page 11.

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

- Volume No. 115 on the 30 day of March, 2010
- Volume No. 115 on the 6 day of April, 2010
- Volume No. 115 on the 13 day of April, 2010
- Volume No. 115 on the 20 day of April, 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 20 day of April, 2010

BY Judy H. Douglas

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



- A. Single first insertion of 1275 words @ .12 \$ 153.00
 - B. 3 subsequent insertions of 3825 words @ .10 \$ 382.50
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 538.50

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 21st day of April, 2010, offer for sale and will sell at public outcry, to the highest bidder, for cash, within legal hours at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

TRACT 1

tract of land located in Section 17, all in Township 2 South, Range 7 West of the City of Southaven, DeSoto County, Mississippi and being part of that land conveyed to Kenneth H. Brown, Sr. and wife (lying East of Davis Road) per Warranty Deed of record in Book 280, Page 139 and being more particularly described as follows:

Commencing at a point on the East line of Davis Road (40 feet from centerline) that measures North 571.10 feet and East 1042.29 feet from a cotton picker spindle in the center of Swinnea Road that is marking the locally accepted Southwest corner of said Section 8; run thence South 0 degrees 31 minutes 37 seconds East along the East line of Davis Road 166.52 feet; run thence South 1 degree 56 minutes 26 seconds West along the East line of said road 320.98 feet; run thence South 4 degrees 43 minutes 03 seconds West along the East line of said road (crossing over into Section 17) 322.30 feet; run thence South 1 degree 06 minutes 21 seconds West along the East line of said road 163.03 feet to the Point of Beginning; run thence North 89 degrees 03 minutes 30 seconds East 1264.19 feet to a point; run thence South 0 degrees 58 minutes 51 seconds East 1004.42 feet to a one inch pipe to a north/south fence line; run thence South 88 degrees 47 minutes 48 seconds West 1385.28 feet to a point on the East line of Davis Road (said point being 40 feet from the mean center line) and 45.11 feet East and one line from a found 3/8 inch iron pipe; run thence along the East line of Davis Road being 40 feet from the mean center line and parallel to said center line the following calls: North 1 degree 34 minutes 36 seconds East 303.83 feet; North 0 degrees 35 minutes 54 seconds West 275.41 feet; North 0 degrees 27 minutes 32 seconds West 355.28 feet; North 1 degree 06 minutes 21 seconds East 48.88 feet to the Point of Beginning.

TRACT 2

tract of land located in Sections 8 and 17, all in Township 2 South, Range 7 West of the City of Southaven, DeSoto County, Mississippi and being part of that land conveyed to Kenneth H. Brown Sr. and wife (lying East of Davis Road) per Warranty Deed of record in Book 280, Page 139 and being more particularly described as follows:

Beginning at a point on the east line of Davis Road (40 feet from centerline) that measures North 571.10 feet and East 1042.29 feet from a cotton picker spindle in the center of Swinnea Road that is marking the locally accepted Southwest corner of said Section 8; run thence North 89 degrees 03 minutes 30 seconds East 1610.84 feet to a fence corner post; run thence South 0 degrees 34 minutes 10 seconds East 567.31 feet to a one inch pinched pipe at a fence corner and the locally accepted southeast corner of the West 1/2 of said Section 8; run thence South 89 degrees 32 minutes 54 seconds West 298.29 feet to a PK nail in the top of a cross-tie fence corner that measures approximately one foot north of the South line of said Section 8; run thence South 0 degrees 58 minutes 51 seconds East (crossing over into Section 17) 405.99 feet to a point; run thence South 89 degrees 03 minutes 30 seconds West 1384.10 feet to the East line of Davis Road; run thence along the East line of Davis Road, being 40 feet from the mean center line and parallel to said center line the following calls: North 1 degree 06 minutes 21 seconds East 163.03 feet; North 4 degrees 43 minutes 03 seconds East (crossing over into Section 8) 322.30 feet; North 1 degree 32 minutes 26 seconds East 320.98 feet; North 0 degrees 31 minutes 37 seconds West 166.52 feet to the Point of Beginning.

LESS AND EXCEPT:

The common areas, roads, road rights-of-way and areas dedicated to the public and/or adjacent property owners in the subdivision plat of Castle Ridge Subdivision, which is recorded in Plat Book 88, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

AND FURTHER LESS AND EXCEPT:

Lots 3, 4, 5, 6, 9, 11, 12, 13, 14, 15, 16, 20, 21, 22, 23, 24, 25, 27, 28, 32, 33, 34, 35, 36, 38, 41, 42, 43, 46, 47, 48, 49, 54, 57, 58, 59, 67, 73, 75, 77, 78, 79, 80, 81 and 82 of Castle Ridge Subdivision, which is recorded in Plat Book 88, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

THE PROPERTY BEING SOLD IS ALSO DESCRIBED AS FOLLOWS:

Lots 1, 2, 7, 8, 10, 17, 18, 19, 26, 29, 30, 31, 37, 39, 40, 44, 45, 50, 51, 52, 53, 55, 56, 60, 61, 62, 63, 64, 65, 66, 68, 69, 70, 71, 72, 74 and 76 of Castle Ridge Subdivision, which is recorded in Plat Book 88, Pages 22-24, Chancery Clerk's Office, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 18th day of March, 2010.

/s/ Gary P. Snyder
 Gary P. Snyder, Substitute Trustee
 Watkins Ludlum Winter & Stennis, P.A.
 P.O. Box 1456
 Olive Branch, MS 38654
 662-996-2996
 Publish: March 30, 2010; April 6, 2010; April 13, 2010 and April 20, 2010.