

Prepared by and Return to:	Grantors Address:	Grantees Address:
Austin Law Firm, P.A. 6928 Cobblestone Drive, Suite 100 Southaven, MS 38672 662-890-7575 MS Bar No. 99235	6928 Cobblestone Dr., Ste. 100 Southaven, MS 38672 Work: 662-890-7575 Home: N/A	1068 Highland Colony Parkway Ridgeland, MS 39157 Work: (601) 898-4840 Home: N/A
File No.:100126		

INDEXING INSTRUCTIONS:

Lot 15, Cherokee Ridge, Part of Cherokee Valley P.U. D., situated in Section 31, T 1S , R6 W, in Plat Book 64, Pages 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

Lot 95, Fourth Addition, Cherokee Ridge, Part of Cherokee Valley P.U. D., situated in Section 31, T1S, R6W, recorded in Plat Book 83, Page 48, Chancery Clerk's Office, DeSoto County, Mississippi.

Lots 148, 149, 150, 151, 154, 156, 158, 161, 162, and 164, Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, T1S, R6W, recorded in Plat Book 92, Page 42, Chancery Clerk's Office, DeSoto County, Mississippi.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on July 30, 2009, Wheeler Construction, LLC, a Mississippi Limited Liability Company, executed a deed of trust to Thomas Hudson, Trustee for the benefit of BankPlus, which deed of trust is recorded in Deed of Trust Book 3064 at Page 788, in the office the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BankPlus, the holder of said deed of trust and the note secured thereby, substituted Kimberly S. Jones, as Trustee therein, as authorized by the terms thereof, by

instrument dated July 9, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3187 at Page 433; and

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

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in the DeSoto Times-Tribune, a newspaper published in the County of DeSoto, State of Mississippi, on the following dates, to-wit: July 27th, August 3rd, August 10th, and August 17th, 2010 which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on July 23, 2010, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the **19th day of August, 2010**, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 15, Cherokee Ridge, Part of Cherokee Valley P.U. D., situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

AND

Lot 95, Fourth Addition, Cherokee Ridge, Part of Cherokee Valley P.U. D., situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 83, Page 48, Chancery Clerk's Office, DeSoto County, Mississippi.

AND

Lots 148, 149, 150, 151, 154, 156, 158, 161, 162, and 164, Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 92, Page 42, Chancery Clerk's Office, DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for **BankPlus** bidding the sum of \$360,000.00 for all of the above-described property and said property was struck off to **BankPlus**, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of \$360,000.00, cash in hand paid, the receipt of which is hereby acknowledged, Kimberly S. Jones, Substitute Trustee, does hereby sell and convey to **BankPlus**, all of the above-described property, conveying only such title as is vested in her as Substitute Trustee.

WITNESS MY SIGNATURE on this the 19th day of August, 2010.

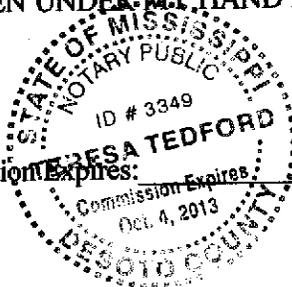
Kimberly S. Jones
Kimberly S. Jones
SUBSTITUTE TRUSTEE

**STATE OF MISSISSIPPI
COUNTY OF DESOTO**

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Kimberly S. Jones, Substitute Trustee in the above and foregoing instrument of writing, who acknowledged to me that she, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 19th day of August, 2010.

My Commission Expires:



Theresa Tedford
NOTARY PUBLIC

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

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

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 30, 2009, Wheeler Construction, LLC, a Mississippi Limited Liability Company, executed a deed of trust to Thomas Hudson, Trustee for the benefit of BankPlus, which deed of trust is recorded in Deed of Trust Book 3064 at Page 788, in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi.

WHEREAS, the aforesaid, BankPlus, the holder of said deed of trust and the note secured thereby, substituted Kimberly S. Jones, as Trustee therein, as authorized by the terms thereof, by instrument dated July 9, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3187 at Page 434; and

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

NOW, THEREFORE, I, Kimberly S. Jones, Substituted Trustee in said deed of trust, will on the 19th day of August, 2010, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East Front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

- Volume No. 115 on the 27 day of July, 2010
- Volume No. 115 on the 3 day of Aug, 2010
- Volume No. 115 on the 10 day of Aug, 2010
- Volume No. 115 on the 17 day of Aug, 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 17 day of Aug,
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 478 words @ .12 \$ 57.36
 - B. 3 subsequent insertions of 1434 words @ .10 \$ 143.40
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 203.76

Lot 95, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 21, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

AND

Lot 95, Forest Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 21, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 83, Page 48, Chancery Clerk's Office, DeSoto County, Mississippi.

AND

Lots 148, 149, 150, 151, 154, 156, 158, 161, 162, and 164, Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 92, Page 42, Chancery Clerk's Office, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 21st day of July, 2010.

/s/ Kimberly S. Jones
SUBSTITUTED TRUSTEE
Kimberly S. Jones
Austin Law Firm, P.A.
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Southaven, MS 38672
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