

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:
P.O. Box 1456
Olive Branch, MS 38654
Phone: 662-895-2996
Phone: 662-895-2996

GRANTEE'S ADDRESS:
6819 Crumpler Blvd., Ste. 300
Olive Branch, MS 38654
Phone: 662-890-6867
Phone: 662-890-6867

INDEXING INSTRUCTIONS: Lot 2, First Revision, Marathon Commercial Subdivision, as more particularly described in Plat Book 106, Page 40, Chancery Clerk's Office, DeSoto County, Mississippi and being located in the east half of the Northwest Quarter of Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi.

File # 08878.35457

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, RH Holdings, LLC executed a Deed of Trust dated June 9, 2005 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2235, Page 356, 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 July 15, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3189, Page 280.

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, 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 27th day of July, 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 1st day of September, 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 Four Hundred Fifty Thousand and 00/100 Dollars (\$450,000.00); 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 Four Hundred Fifty Thousand and 00/100 Dollars (\$450,000.00), do hereby sell and convey to BancorpSouth, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

Located in the east half of the Northwest Quarter of Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi.

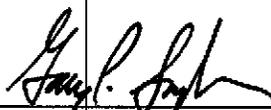
Beginning at an iron pin located 2659.8 feet west and 1971.43 feet south of the Northeast corner of Section 31 by D.D. Cannon, Civil Engineer in June 1965; thence South 86°46' West a distance of 567.15 feet to an iron pin; thence North 5° West a distance of 384.04 feet to a stake; thence North 86°46' East a distance of 567.12 feet to a point; thence South 5° East a distance of 384.04 feet to an iron pin being the point of beginning and containing five (5) acres.

LESS AND EXCEPT Lot 1, Marathon Commercial Subdivision, as more particularly described in Plat Book 106, Page 40, Office of the Chancery Clerk, DeSoto County, Mississippi.

The Property Being Sold is also described as Lot 2, First Revision, Marathon Commercial Subdivision, as more particularly described in Plat Book 107, Page 14, Office of the Chancery Clerk, DeSoto County, Mississippi.

LESS AND EXCEPT 30 foot right of way granted to the City of Southaven as shown by instrument recorded in Deed Book 382, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi; a 0.26 acre parcel conveyed to the City of Southaven by instrument appearing of record in Book 393, Page 541, in said Chancery Clerk's Office; and a 0.87 acre parcel conveyed to City of Southaven by instrument recorded in Book 393, Page 544, in said Chancery Clerk's Office.

WITNESS MY SIGNATURE, this the 1st day of September, 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 1st day of September, 2010, within my jurisdiction, the within named Gary P. Snyder, who acknowledged that he executed the above and foregoing instrument.



Barbara Ann Nelson

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 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 3 consecutive times, as follows, to-wit:

NOTICE OF SALE BY SUBSTITUTION TRUSTEE

WHEREAS, RH Holdings, LLC executed a Deed of Trust dated June 9, 2005 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2236, Page 358, 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 July 15, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3189, Page 280.

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, 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.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 1st day of September, 2010, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours at the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Located in the east half of the Northwest Quarter of Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi.

Beginning at an iron pin located 2659.8 feet west and 1971.43 feet south of the Northeast corner of Section 31 by D.D. Cannon, Civil Engineer in June 1965; thence South 86°46' West a distance of 567.15 feet to an iron pin; thence North 5° West a distance of 384.04

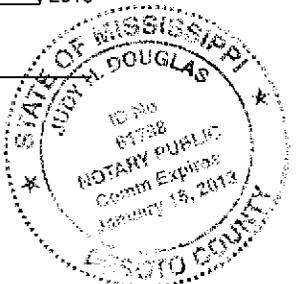
- Volume No. 115 on the 10 day of Aug., 2010
- Volume No. 115 on the 17 day of Aug., 2010
- Volume No. 115 on the 24 day of Aug., 2010
- Volume No. 115 on the 31 day of Aug., 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 31 day of Aug., 2010

BY Judy 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 576 words @ .12 \$ 69.12
 - B. 3 subsequent insertions of 1728 words @ .10 \$ 172.80
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 244.92

feet to a stake; thence North 86°46' East a distance of 567.12 feet to a point; thence South 5° East a distance of 384.04 feet to an iron pin being the point of beginning and containing five (5) acres.
LESS AND EXCEPT Lot 1, Marathon Commercial Subdivision, as more particularly described in Plat Book 106, Page 40, Office of the Chancery Clerk, DeSoto County, Mississippi.
The Property Being Sold is also described as Lot 2, First Residential Subdivision, as more particularly described in Plat Book 107, Page 14, Office of the Chancery Clerk, DeSoto County, Mississippi.

LESS AND EXCEPT 30 foot right of way granted to the City of Southaven as shown by plat recorded in Deed Book 382, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and 0.26 acre parcel conveyed to the City of Southaven by instrument appearing of record in Book 393, Page 541, in said Chancery Clerk's Office; and a 0.87 acre parcel conveyed to City of Southaven by instrument recorded in Book 393, Page 544, in said Chancery Clerk's Office.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.
WITNESS MY SIGNATURE, this 28th day of July, 2010.
/s/ Gary P. Snyder
Substitute Trustee
Watkins Ludlam Winters & Stearns, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2998
Publish: August 10, 2010; August 17, 2010; August 24, 2010 and August 31, 2010.