

This instrument prepared by and return to:  
Eric L. Sappenfield, PLLC, Attorney at Law  
MS Bar #6468  
6858 Swinnea Road, #5 Rutland Place  
Southaven, MS 38671  
662-349-3436  
foreclosures/13336

GRANTOR'S ADDRESS:  
6858 Swinnea Road  
5 Rutland Place, 5 Rutland Place  
Southaven, MS 38671  
wk: 662-349-3436  
hm: n/a

GRANTEE'S ADDRESS  
4950 Venture Drive  
Southaven, MS 38671  
wk: 662-342-8581  
hm: n/a

INDEXING INSTRUCTIONS: Lots 178, 179, 180, 181, 183, 184, 185, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, and 175, Area 1 and 2, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 31-32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 1, 2, 4, 5, 7, 8, 11, 12, 16, 17, 19, 20, 21, 30, 50, and 51, Area 6, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Pages 44-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 456, 457, 458, 459, 460, 461, 462, 463, 464, and 465, Area 10, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 103, Pages 34-35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, and 548, Area 11, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 103, Pages 36-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 373, 374, 375, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, and 398, Area 14, Section B, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 107, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 187, 192, 193, 196, 199, 207, 210, 213, 215, 218, 219, 223, 224, 231, and 235, Area 6, Section B, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 33-34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on January 4, 2011, LH DEVELOPERS, LLC, 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 3268, Page 177;

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated August 26, 2011, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3335, Page 671;

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 expense of sale.

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi did advertise said sale in THE DESOTO TIMES, a newspaper published and generally circulated in DeSoto County, Mississippi, for four consecutive weeks preceding the date of the sale. The first notice publication appeared September 1, 2011 and subsequent notices appeared on September 8, 2011, September 15, 2011, and September 22, 2011. Proof of publication is attached hereto and incorporated herein by reference as Exhibit "A".

WHEREAS, on September 23, 2011, at the East Door of the County Courthouse of DeSoto County, Hernando, Mississippi, commencing at 11:00 A.M., I the undersigned Substituted Trustee did 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, to wit:

Lots 178, 179, 180, 181, 183, 184, 185, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, and 175, Area 1 and 2, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 31-32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 1, 2, 4, 5, 7, 8, 11, 12, 16, 17, 19, 20, 21, 30, 50, and 51, Area 6, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Pages 44-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

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and

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and

Lots 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 373, 374, 375, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, and 398, Area 14, Section B, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 107, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

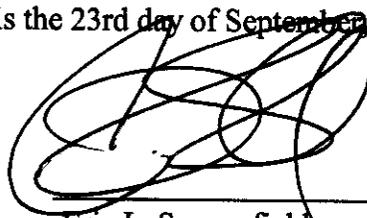
Lots 187, 192, 193, 196, 199, 207, 210, 213, 215, 218, 219, 223, 224, 231, and 235, Area 6, Section B, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 33-34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The undersigned Substituted Trustee offered said property for sale at public outcry as set forth above and there appeared BANKPLUS, who bid the amount of \$3,292,153.00, and this being the highest and best bid, said BANKPLUS, was declared the successful bidder and the same was then and there struck off to said BANKPLUS.

NOW THEREFORE, in consideration of the premises and in consideration of the price and sum of \$3,292,153.00, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substituted Trustee, do hereby sell and convey unto BANKPLUS, the land and property above described, together with all improvements thereon.

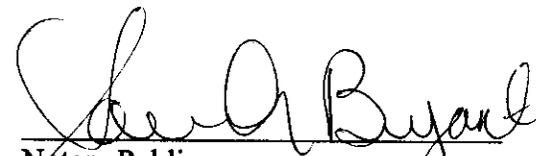
Title to this property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee and makes no representation as to any warranty of title.

WITNESS MY SIGNATURE this the 23rd day of September, 2011.

  
Eric L. Sappenfield  
Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me the undersigned authority in and for the said county, and state, on this 23rd day of September, 2011, within my jurisdiction, the within named ERIC L. SAPPENFIELD, who acknowledged that he is Substituted Trustee of BANKPLUS, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

  
Notary Public

My Commission Expires:  
06-21-2015



# 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:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on January 4, 2011, LH DEVELOPERS, LLC 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 3288, Page 177.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated August 28, 2011, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3335, Page 671; 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 23rd day of September, 2011, commencing at 11:00 o'clock a.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:

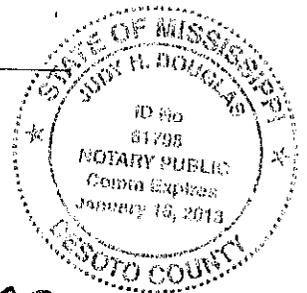
- Volume No. 116 on the 1 day of Sept., 2011
- Volume No. 116 on the 8 day of Sept., 2011
- Volume No. 116 on the 15 day of Sept., 2011
- Volume No. 116 on the 22 day of Sept., 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Diane Smith

Sworn to and subscribed before me, this 22 day of Sept., 2011

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 713 words @ .12 \$ 85.56  
 B. 3 subsequent insertions of 2139 words @ .10 \$ 213.90  
 C. Making proof of publication and depositing to same \$ 3.00  
 TOTAL PUBLISHER'S FEE: \$ 302.46

Lots 178, 179, 180, 181, 183, 184, 185, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, and 175, Area 1 and 2, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 31-32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

and

Lots 1, 2, 4, 5, 7, 8, 11, 12, 16, 17, 19, 20, 21, 30, 50, and 51, Area 6, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Pages 44-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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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 30th day of August, 2011.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
September 1, 2011  
September 8, 2011  
September 15, 2011  
September 22, 2011