1/19/12 11:10:26
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI)
)NOTICE OF SUBSTITUTED TRUSTEE'S SALE
COUNTY OF DESOTO)

WHEREAS, on April 24, 2004, Joe W. James executed a promissory note payable to the order of Union Planters Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated April 24, 2004, executed by Joe W. James, an unmarried person, to Union Planters Bank, N.A., the beneficiary under said Deed of Trust, the same having been recorded on May 5, 2004 in Book 1982 at Page 176 in the land records of Desoto County, Mississippi, Emmett James House or Bill R. McLaughlin, Trustee; and

WHEREAS, Thad J. Mueller was substituted as trustee in the place and stead of Emmett James House or Bill R. McLaughlin by Substitution of Trustee dated December 13, 2011, executed by Regions Bank, successor-by-merger with Union Planters Bank, N.A., the same having been recorded on December 27, 2011 in Book 3,381 at Page 674 in the land records of Desoto County, Mississippi; and

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

WHEREAS, Regions Bank, successor-by-merger with Union Planters Bank, N.A., having directed the undersigned Substituted Trustee to sell the property under the terms and by authority conferred in the said deed of trust and by the laws of the State of Mississippi; now therefore,

I, Thad J. Mueller, Substituted Trustee, shall on the day of 24th day of February, 2012, during the legal hours 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 and best bidder for cash at the East door of the Desoto County Courthouse, located in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

2-24-12

Lot 47, Devon Park P.D., Phase Three, Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 81, Pages 47-48, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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

This the 17th day of January, 2012.

s/Thad J. Mueller
Thad J. Mueller, Substituted Trustee

1/30/12 4:50:40
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 24, 2007, **Ben W. Smith and spouse, Gail Smith** executed a Deed of Trust to **Ken C. McNeil**, Trustee for the benefit of **DeSoto County Bank**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 2809, at Page 580, to which reference is herein made; and

WHEREAS, DeSoto County 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, **Ken C. McNeil**, by instrument dated the 24th day of January, 2012, and filed in Deed of Trust Book No. 3393, at Page 616, 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 **Friday, February 24, 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:

Description of the Williams Tract containing 61.55 acres located in part of the Northeast Quarter of Section 21 and the Northwest Quarter of Section 22; Township 2 South; Range 8 West; DeSoto County, Mississippi.

Beginning at the southwest corner of the Woodruff 0.81 acre parcel, said point being 1388.77 feet west of the southeast corner of the northwest quarter of Section 22; Township 2 South, Range 8 West; thence south 89 degrees 35 minutes 29 seconds west 561.46 feet along the north line of the Hailey Hills Subdivision to the southeast corner of the McGhee lot; thence north 2 degrees 08 minutes 59 seconds east 217.68 feet to the northeast corner of the McGhee lot; thence north 2 degrees 38 minutes 42 seconds east 969.65 feet to the northeast corner of the Whitley tract; thence north 89 degrees 59 minutes 17 seconds west 728.12 feet to the northwest corner of the Whitley tract; thence south 89 degrees 51 minutes west 47.3 feet to a point in the centerline of Tulane Road; thence northward along the centerline of Tulane Road the following calls: north 16 degrees 13 minutes 58 seconds west 298.42 feet to a point; north 10 degrees 24 minutes 57 seconds west 84.73 feet to a point; north 3 degrees 00 minutes 34 seconds east 755.81 feet to a point; north 15 degrees 18 minutes 58 seconds east 382.62 feet to a point in the intersection of Tulane Road and Star Landing Road; thence east along the centerline of said road the following calls: south 89 degrees 50 minutes 45 seconds east 721.82 feet; south 88 degrees 44 minutes 14 seconds east 315.59 feet; south 89 degrees 16 minutes east 256.58 feet to a point in the centerline of said road; thence south 0 degrees 54 minutes 20 seconds east 1213.44 feet along the west line of an existing 5 acre lot and a west line of the Woodruff lot to a point; thence south 89 degrees 41 minutes 21 seconds west 117.67 feet to a corner of the Woodruff parcel; thence south 0 degrees 18 minutes 39 seconds east 740.39 feet to a corner of the Woodruff parcel; thence north 89 degrees 41 minutes 21 seconds east 69.15 feet to a corner of said Woodruff parcel; thence south 2 degrees 08 minutes 57 seconds west 710.22 feet along the west line of the Woodruff 0.81 parcel to the point of beginning and containing 61.55 acres more or less and including any right of way for Star Landing and Tulane Road.

2-24-12

[Being the same property conveyed to Ben W. Smith and wife Gail Smith by Warranty Deed on 10/03/07 from Earlean W. Jackson, Margarete W. Alexander, Julius W. Jolly, Hershey J. Williams, Roger C. Williams, II, Felecia Rosell Williams, Ruby Williams, Carl Williams and Lee Williams, and filed on 10/26/07 in Book 571, Page 470 in the Chancery Clerk's Office of DeSoto County, Mississippi.]

LESS AND EXCEPT:
Legal description of 2.00, more or less, acres of land being located in part of the Northeast Quarter of the Northeast Quarter of Section 21, Township 2 South, Range 8 West and part of the Northwest Quarter of the Northwest Quarter of Section 22, Township 2 South, Range 8 West, DeSoto County, Mississippi:
Commencing at the Northwest corner of Section 22, Township 2 South, Range 8 West; thence South 00 degrees 21 minutes 00 seconds East 978.85 feet and North 90 degrees 00 minutes 00 seconds West 76.46 to the Point of Beginning; thence North 90 degrees 00 minutes 00 seconds East 441.96 feet to a point; thence South 00 degrees 09 minutes 10 seconds West 200.45 feet to a point; thence South 90 degrees 00 minutes 00 seconds West 421.49 feet to a point in the East right of way for Tulane Road; thence North 11 degrees 13 minutes 38 seconds West 68.91 feet along said right of way to a point; thence North 02 degrees 48 minutes 46 seconds West 133.01 feet along said right of way to the Point of Beginning containing 2.00, more or less, acres of land being subject to all codes, regulations, revisions, easements and right of ways of record. Being the same property conveyed to Thomas H. Sturgis and Deborah R. Sturgis by Warranty Deed dated September 14, 2011, and recorded in Deed Book No. 666, at Page 616, 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 1st day of February, 2012.

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

Publish: February 2, 9 and 16, 2012