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December 23, 2015

Scott Weeks
Madison County Planning and Zoning Dept.
125 West North Street
Canton, MS 39046

Re: Renasant Bank - Madison County Property
Notice of Appeal and Request for Hearing

Dear Mr. Weeks:

Please accept this letter as Renasant Bank's notice of appeal of the recommendation of the Planning Commission at its meeting on December 10, 2015, related to the real property previously owned by Gilmore Holdings, LLC. Renasant respectfully requests a public hearing before the Board of Supervisors pursuant to Section 2613.02 of the Madison County Zoning Ordinance. Should you have any questions or need anything further, please do not hesitate to contact my office.

Sincerely,


R. Brannon Kahlstorf

RBK/srf
c: Kent Dees

**MINUTES OF THE MEETING OF THE MADISON COUNTY
PLANNING AND ZONING COMMISSION HELD AND CONDUCTED ON
THURSDAY, THE 10th DAY OF DECEMBER, 2015 AT 9:00 A.M. AT THE
MADISON COUNTY COMPLEX BUILDING**

BE IT REMEMBERED that a meeting of the Madison County Planning and Zoning Commission was duly called, held and conducted on Thursday, the 10th day of December, 2015 at 9:00 a.m. in the Board Room of the Madison County Chancery and Administrative Building.

Present: William Amadio
Larry Miller
Will Sligh
Dr. Keith Rouser
Rev. Henry Brown

Scott Weeks, Planning and Zoning Administrator

There first came on for consideration the minutes of the November 12, 2015 meeting of the Commission. Upon motion by Commissioner Rouser to approve the minutes, seconded by Commissioner Amadio, with all voting "aye," the motion to approve the November 12, 2015 minutes passed.

There next came on for consideration the petition of Renasant Bank to rezone Planned Unit Development (PUD) to C-1A Commercial and R-1 Residential and abandon the master plan to Worthington Residential PUD and Worthington Professional Park. This property is located on Hwy 51 North of Green Oak Lane and adjoins St. Davids Way. Brandon Kahlstorf, Esq. appeared on behalf of the Petitioner. Mr. Kahlstorf set forth the history of this property and explained that Gilmore Holdings filed the original petition and master plan approximately five (5) years ago that never came to fruition. The property, to be developed as Worthington, subsequently went into foreclosure. They want to restore it to its originally R-1 zoning because they have no intention of developing a PUD. Commissioner Amadio inquired regarding whether they had a potential buyer for the property and Mr. Kahlstorf stated that they had been approached by an individual who was interested in building a home. Commissioner Amadio further inquired regarding the access to this property and Mr. Kahlstorf explained that there were two (2) ways to access the property, from Hwy 51 and St. Davids Way. They just recently discovered that there was limited access for emergency personnel and one of the nearby homeowners, Mr. Eddie Tate, has an easement to access his property from St. Davids Way. Commissioner Sligh stated that the issue was the concern of St Davids Way becoming a thoroughfare. Mr. Kahlstorf stated that the Petitioner just wishes to sell the property to an individual, who is present at the meeting and can attest to his future plans if the Commission would like to hear from him. The Commission asked anyone in opposition to come forward. Mr. Jake Ritchie, Esq. came forward and explained that he represents the St. Davids HOA. He presented some documents to the Commission and stated that his clients want to keep the access to this land off of St. Davids Way the same as it would be under the PUD, emergency responders

only by way of gate access (in addition to the easement set forth above). He argued that this is a rezoning request and R-1 wouldn't comply with the current Madison County Comprehensive Plan adopted in 2012 designating this area as moderate density. He explained the history of the original PUD rezoning, including the limited access on St. Davids Way for emergency responders and that the property would be primarily accessed off Hwy 51. Commissioner Amadio inquired regarding whether the homeowners were opposed to the R-1 rezoning. Mr. Ritchie explained that they were not opposed to the rezoning itself, but they wanted to maintain the restriction set forth in the PUD that limited the access on St Davids Way to emergency responders and the current easement only. They want the access to this property to be from Hwy 51 and they also want a gate constructed on St. Davids Way as was proposed in the Worthington development. Zoning Administrator Weeks stated that he had also received an email in opposition, which will be attached hereto as Exhibit "A" to these minutes. Commissioner Sligh inquired regarding access off Hwy 51 and Mr. Kahlstorf stated that there was currently a gravel road off Hwy 51 that accessed property not owned by Petitioner. He stated that he had not seen any of the documents Mr. Ritchie presented as he was not provided a copy of the documents. He did not believe they were part of the original master plan that his client was provided. He pointed out that the plan was never developed. He said that the prospective buyer intends for this land to be private property for his home and 2 other family members' homes. He thinks this would constitute a taking because to allow Mr. Tate's easement only when his client is the underlying fee simple title owner of the property is unfair. Commissioner Amadio stated that these agreements were in place prior to his client becoming involved and they are just asking that it be upheld. He stated that the Commission would prefer that the parties work out an agreement and Mr. Kahlstorf stated that it seemed the homeowners were leaving no options other than their own. Commissioner Sligh inquired as to the exact location of the proposed 35 acres to be purchased. Mr. Kahlstorf stated that it would be much more financially feasible for the purchaser to use St. Davids Way versus Hwy 51 for access to their homes. Zoning Administrator Weeks explained that because a master plan is in place, for the property to be developed, it must be in accordance with the plan or the plan has to be removed. Commissioner Amadio inquired if they would be willing to work out an agreement and Mr. Kahlstorf stated that they are just trying to get the property sold to the interested buyer and would be amendable to trying an agreement. Ray Callahan is the President of St. Davids HOA addressed the Commission next. He stated that there is another property nearby that accesses it from a gravel road from Hwy 51 on Petitioner's property so that is a viable option. He said they are more concerned with the long term development of the property and that's why they want this agreement upheld. Mr. Kahlstorf showed the map to the Commission and stated that the issue with that road was the distance to this property and it would not be a convenient option. Lisa Williams with Germantown Subdivision addressed the Commission next and stated that the Commission did not need to grant a developer access off a platted subdivision in a cul-de-sac because it would damage the road so she was opposed to this development. Ricky Babber addressed the Commission next and stated that he is the potential buyer. He stated that the property was for him, his parents and his brother and they want to build million dollar homes. His concern with using the long gravel road for his parents is their age and their safety. He went to one of their HOA's meeting and has asked for just one access to his parents' property. That is his primary concern and he would mainly just like the one access of approximately 20 feet for his parents and he and his brother can access off Hwy 51. Upon Motion by Commissioner Amadio to deny the petition due to the PUD

access restrictions per the master plan being in place for several years, seconded by Commissioner Sligh, with all voting "aye," the motion to deny the petition passed.

There next came on for consideration the petition of MAK LLC for a conditional use on property zoned A-1 Agricultural. This is a site for a Bed and Breakfast/Wedding venue located at 2268 Hwy 22. Mr. Don McGraw, Esq. appeared on behalf of the Petitioner. The owners of the property were also present. He explained that this land is north of Martinique in Lake Caroline and they are proposing to develop 24.8 acres with a restored barn similar to a development they have done in Hattiesburg. He stated that they are not aware of any in opposition. Zoning Administrator Weeks stated that he had not received any opposition. There will be 2 entrances to the property, with 1 being the primary entrance and the other being a service entrance for caterers and the like. Upon Motion by Commissioner Rouser, seconded by Commissioner Amadio, with all voting "aye," the motion to approve the petition passed.

There next came on for consideration the petition of Arthur Bouldin for a special exception to operate an exempt mining operation of 4 acres or less to excavate a pond and remove the material from the property. This property is located at 179 Sam Bouldin Rd. near the intersection of Church Road and Stribling Road Extension. Lee Nichols appeared on behalf of the Petitioner. The Commission explained that they had limited the hours of operation in the past and they would need to comply with those restrictions. The hours of operation would need to be from 8:30AM to 2:00PM, with flagmen in place and no weekend operation. This would essentially be the same restrictions as placed on the operation on Yandell Rd. by Eutaw Construction. Zoning Administrator Weeks explained that a DEQ permit would be required before they could seek approval from the Board of Supervisors. Lisa Williams from Germantown Subdivision addressed the Commission next and asked which way trucks would be hauling. Commissioner Sligh advised that they would go west to a house pad and some would go east to other projects. Upon Motion by Commissioner Sligh to approve the petition with the limitations as set forth herein and limited to a six (6) month permit at which time they would need to request a renewal if the work is not complete, seconded by Commissioner Amadio, with all voting "aye," the motion to approve the petition passed.

There next came on for consideration the site plan of Fleetway Fuel Center for a concrete parking lot at the Shell gas station currently being constructed at the corner of Gluckstadt Rd and Industrial Drive. Bradley Morris appeared on behalf of Petitioner. Zoning Administrator Weeks explained that the County Engineer has approved the design and placement of the sign. Petitioner discussed concerns regarding the detention facility and these have been looked at by the project engineer and county engineer as well. Concerns regarding how trucks leaving the parking lot and going east were also raised. Mr. Morris advised he would place signs advising of no left turns. Upon Motion by Commissioner Amadio to approve the site plan, seconded by Commissioner Miller, with all voting "aye," the motion to approve the site plan passed.

There next came on for discussion the issue of attorney fees for November, 2015. Upon Motion by Commissioner Rouser, seconded by Commissioner Miller, with all voting "aye," the motion to approve the attorney fees for November passed.

There next came on for discussion the setting of the January, 2016 meeting. January 14, 2016 was discussed. Upon motion by Commissioner Sligh, seconded by Commissioner Brown, with all voting "aye," the motion to set the January, 2016 meeting for January 14, 2016 passed.

With there being no further business, the December 10, 2015 meeting was adjourned.

Date

1 14 16

(Chairman)



LAW OFFICES

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R. BRANNON KAHLSTORF
EMAIL - bkahlstorf@mitchellmcnut.com

October 30, 2015

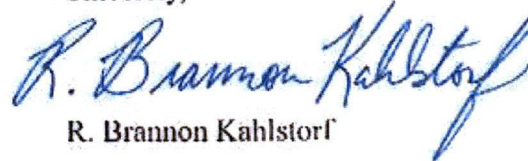
Scott Weeks
Madison County Planning and Zoning Dept.
125 West North Street
Canton, MS 39046

Re: Renasant Bank - Madison County Real Property
Petition Requesting Abandonment of Master Plan or for Rezoning and
Reclassification of Certain Real Property

Dear Mr. Weeks:

Please find enclosed Renasant's Petition Seeking Abandonment of Master Plan or for
Rezoning and Reclassification of Certain Real Property. Thank you for your assistance in this
regard and if you need anything further please contact our office.

Sincerely,


R. Brannon Kahlstorf

RBK/srf
Enclosures



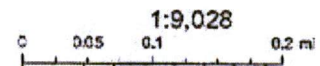
Renasant Bank

Z signs

Z-127

— County Boundary

Madison
County
GIS



BEFORE THE BOARD OF SUPERVISORS OF MADISON COUNTY, MISSISSIPPI

**IN THE MATTER OF CERTAIN REAL
PROPERTY SITUATED IN SECTIONS
33 AND 34, TOWNSHIP 8 NORTH, RANGE
2 EAST, MADISON COUNTY, MISSISSIPPI**

RENASANT BANK, PETITIONER

**PETITION SEEKING ABANDONMENT OF MASTER PLAN OR FOR
REZONING AND RECLASSIFICATION OF CERTAIN REAL PROPERTY**

COMES NOW Petitioner, Renasant Bank, a banking corporation organized and existing under the laws of the State of Mississippi, and submits its Petition seeking abandonment of Master Plan or for Rezoning and Reclassification of Certain Real Property, and in support thereof, would state as follows.

1. Renasant Bank, successor by reason of merger to Merchants & Farmers Bank, is the record owner of certain real property located in Madison County.
2. The predecessors in title, David Gilmore, Gilmore Madison Holdings, I.L.C., and/or its affiliate company, Gilmore Companies, (collectively "Gilmore") filed a petition or application in 2006 with the Madison County Planning and Zoning Commission and/or the Madison County Board of Supervisors to request that a 3.69 acre portion of the subject property along Highway 51 be rezoned from R-1 Residential Classification to C-1A Commercial, (hereinafter the "Commercial Property"). The Commercial Property is described in Exhibit "A" attached hereto.

3. Subsequently, by order ordained, adopted and approved by the Board of Supervisors of Madison County, the Commercial Property was rezoned and reclassified from R-1 Residential Classification to C-1A Commercial.

4. Gilmore also filed a petition or application in 2007 with the Madison County Planning and Zoning Commission and/or the Madison County Board of Supervisors to request that an adjacent 5.541 acre portion of the subject property be rezoned from R-1 Residential Classification to C-1A Commercial, (hereinafter the "5-Acre Tract"). Upon information and belief, the intentions and plans to develop a professional office park on the 5-Acre Tract never materialized, and the rezoning was never completed. As such, the 5-Acre Tract is believed to be presently zoned R-1 Residential. The 5-Acre Tract is described in Exhibit "B" attached hereto.

5. Gilmore also filed a petition or application in 2007 with the Madison County Planning and Zoning Commission and/or the Madison County Board of Supervisors to request that a 78.968 acre portion of the subject property be rezoned from R-1 Residential Classification to a Planned Unit Development ("PUD") District (hereinafter the "PUD Property"). The PUD Property is described in Exhibit "C" attached hereto.

6. Thereafter, by order ordained, adopted and approved by the Board of Supervisors of Madison County, the PUD Property was rezoned and reclassified from R-1 Residential Classification to a PUD District zoning classification.

7. The Master Development Plan of Gilmore never came to fruition, and in 2010, the subject property was foreclosed by Jeff D. Rawlings, Substituted Trustee for Merchants & Farmers Bank, and Merchants & Farmers Bank purchased the subject property at said public foreclosure sale.

8. Renasant Bank, successor to Merchants & Farmers Bank, now seeks to abandon the Master Development Plan submitted by Gilmore in order to accomplish the rezoning and reclassification of the PUD Property from PUD District zoning classification to R-1 Residential Classification. However, Renasant intends for the Commercial Property to remain zoned and classified as C-1A Commercial property, and intends for the 5-Acre Tract to remain zoned and classified as R-1 Residential property.

9. Renasant Bank has obtained an Acknowledgment and Consent from the owners of real property located within the PUD Property or who would otherwise be affected by the requested rezoning and reclassification. The Acknowledgments and Consents are attached hereto as Exhibit "D."

IN SUPPORT THEREOF, the Petitioner respectfully submits the following:

a) The name of the Petitioner is:

Renasant Bank

b) The Petitioner's mailing address is:

Renasant Bank
Attn: Kent Dees
Post Office Box 709
Tupelo, MS 38802

or to its attorneys: Mitchell, McNutt & Sams, P.A.
Attn: R. Brannon Kahlstorf
Post Office Box 7120
Tupelo, MS 38802

c) The Petitioner's telephone number is:

Renasant Bank - (662) 680-1001
Attn: Kent Dees - (662) 680-1496

R. Brannon Kahlstorf
Mitchell, McNutt & Sams, P.A.
(662) 842-3871

d) Petitioner, Renasant Bank, the owner of the subject property, is a banking corporation organized and existing under the laws of the State of Mississippi, with its principal office in the City of Tupelo, Lee County, Mississippi. A true and

correct copy of the vesting deed to Renasant Bank is attached hereto as Exhibit "E."

- e) The address of the Petitioner and owner of the subject property is:

Renasant Bank	Renasant Bank
Post Office Box 709	209 Troy Street
Tupelo, MS 38802	Tupelo, MS 38804

- f) The legal description of the PUD property currently owned by Petitioner, Renasant Bank, which is the portion of the subject property that Renasant Bank is seeking to have rezoned or reclassified as R-1 Residential (the "Renasant PUD Property"), is attached hereto as Exhibit "F." A 17.45 acre tract of the PUD Property was sold in 2011 and is no longer owned by Renasant Bank. As such, said 17.45 acre tract is less and excepted from the description of the Renasant PUD Property, which is that portion of the PUD Property currently owned by Renasant Bank.

- g) The portion of the subject property that Renasant Bank is seeking to have rezoned or reclassified is presently zoned and classified by Madison County as PUD (Planned Unit Development), and abandonment of the Master Development Plan or reclassification is requested to remove the PUD classification so that said property will revert to its prior R-1 (Residential Estate) classification.

RESPECTFULLY SUBMITTED, this the 30 day of October, 2015.

RENASANT BANK, PETITIONER

By: 
Kent Dees, Vice President

EXHIBIT "A"

**THE COMMERCIAL PROPERTY
(3.69 ACRES)**

Being a parcel of land situated in the Southeast Quarter of the Northeast Quarter of Section 33 Township 8 North, Range 2 East, said parcel being situated entirely within the tract of land described in Deed Book 169, page 360 in the Office of the Chancery Clerk of Madison County, and being more particularly described as follows:

Commencing at an iron pin marking the apparent Northeast corner of the Southwest Quarter of the Northwest Quarter of Section 34, Township 8 North, Range 2 East, thence, run North 89 degrees 43 minutes 00 seconds West for a distance of 2,272.57 feet to the point of beginning, said point being on the East right-of-way of US Highway 51 and also being the Northwest corner of the parcel herein described:

Thence, leaving the US 51 right-of-way, run South 89 degrees 43 minutes 00 seconds East for a distance of 358.47 feet to a point, said point being the Northeast corner of the parcel, thence run South 23 degrees 35 minutes 18 seconds West for a distance of 487.65 feet to a point, said point being the Southeast corner of the parcel, thence run North 89 degrees 59 minutes 41 seconds West for a distance of 359.22 feet to a point, said point being on the East right-of-way of US 51 and also the Southwest corner of the parcel, and thence run North 23 degrees 35 minutes 18 seconds East along the East right-of-way of US 51 for a distance of 489.55 feet back to the point of beginning, said point also being the Northwest corner of the parcel, and said parcel containing 3.69 acres, more or less.

EXHIBIT "B"

THE 5-ACRE TRACT PROPERTY (5.541 ACRES)

Commence at the Northeast corner of the Southwest Quarter of the Northwest Quarter of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, said corner being on the south boundary of Twin Cedars Phase II-A, a subdivision according to the map or plat thereof that is filed for record in the office of the Chancery Clerk of Madison County, Mississippi, in Canton, Mississippi, in Plat Cabinet D in Slide 24, reference to which is hereby made for all purposes, and from said corner and point of beginning run thence North $89^{\circ} 52' 57''$ West along the north line of said Southwest Quarter of the Northwest Quarter of said Section 34 and along the south line of said Twin Cedars Phase II-A for a distance of 1,030.72' to the west end of that part of said south line of Twin Cedars Phase II-A that is common to the north line of said Southwest Quarter of the Northwest Quarter of Section 34; continue thence North $89^{\circ} 52' 57''$ West along said north line of said Southwest Quarter of the Northwest Quarter of Section 34 for a distance of 289.31' to the Northwest corner of said Southwest Quarter of the Northwest Quarter of Section 34, which corner is also the Northeast corner of the Southeast Quarter of the Northeast Quarter of Section 33 in said township and range; continue thence North $89^{\circ} 52' 57''$ West along the north line of said Southeast Quarter of the Northeast Quarter of Section 33 for a distance of 265.85' to the point of beginning of this legal description of the parcel of land that is described as follows, to-wit:

Run thence South $29^{\circ} 42' 48''$ West for a distance of 122.99' to a point on a curve to the left subtending a central angle of $19^{\circ} 09' 12''$ and having a radius of 420.00' with the radius point of this curve being North $37^{\circ} 11' 12''$ East of this point; run thence Southeasterly along this curve to the left counterclockwise for an arc distance of 140.40' (chord bearing and distance: South $62^{\circ} 23' 24''$ East, 139.75') to the point of tangency of this curve which is also the point of reverse curvature of a curve to the right subtending a central angle of $32^{\circ} 42' 18''$ and having a radius of 330.00 feet; run thence Southeasterly along this curve to the right clockwise for an arc distance of 188.37' (chord bearing and distance: South $55^{\circ} 36' 51''$ East, 185.82') to the point of tangency of this curve; run thence South $39^{\circ} 15' 42''$ East for a distance of 80.53' to a point on the line common to said Sections 33 and 34; run thence South $50^{\circ} 44' 18''$ West for a distance of 60.00' to a point; run thence South $00^{\circ} 09' 38''$ East for a distance of 67.86' to a point; run thence South $89^{\circ} 50' 22''$ West for a distance of 742.29' to a point; run thence North $23^{\circ} 25' 21''$ East for a distance of 487.65' to a point on said north line of the Southeast Quarter of the Northeast Quarter of Section 33; run thence South $89^{\circ} 52' 57''$ East along the north line of said Southeast Quarter of the Northeast Quarter of Section 33 for a distance of 327.52' to the point of beginning.

The above described parcel of land contains 5.541 acres, more or less, and is situated in the Southeast Quarter of the Northeast Quarter of Section 33, Township 8 North, Range 2 East, Madison County, Mississippi. The location of the section line and the quarter quarter section lines referred to herein were established from information acquired from legal descriptions found

in recorded deeds and plats as applied to the location of iron pins, right-of-way boundaries and fences pertaining to the above described parcel of land that were found by field survey. The reference meridian for the survey of the parcel of land described in this legal description is based on the Mississippi State Plane Coordinate System, West Zone NAD83(93) and was established from horizontal and vertical control markers set along U.S. Highway 51 in said Section 33 by the Mississippi Department of Transportation for the intersection of the east right-of-way line of said highway and the line between the North Half and the South Half of the Northeast Quarter of said Section 33. Said point is marked by a 1/2" iron pin and has grid coordinates of North: 1090825.106, East: 2370991.426, the scale factor is 0.999956340237 and the convergence angle to True North is plus (clockwise) 00° 07' 47".

EXHIBIT "C"

THE PUD PROPERTY (78.968 ACRES)

Begin at the Northeast corner of the Southwest Quarter of the Northwest Quarter of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, said corner being on the south boundary of Twin Cedars Phase II-A, a subdivision according to the map or plat thereof that is filed for record in the office of the Chancery Clerk of Madison County, Mississippi, in Canton, Mississippi, in Plat Cabinet D in Slide 24, reference to which is hereby made for all purposes, and from said corner and point of beginning run thence North $89^{\circ} 52' 57''$ West along the north line of said Southwest Quarter of the Northwest Quarter of said Section 34 and along the south line of said Twin Cedars Phase II-A for a distance of 1,030.72' to the west end of that part of said south line of Twin Cedars Phase II-A that is common to the north line of said Southwest Quarter of the Northwest Quarter of Section 34; continue thence North $89^{\circ} 52' 57''$ West along said north line of said Southwest Quarter of the Northwest Quarter of Section 34 for a distance of 289.31' to the northwest corner of said Southwest Quarter of the Northwest Quarter of Section 34, which corner is also the Northeast corner of the Southeast Quarter of the Northeast Quarter of Section 33 in said township and range; continue thence North $89^{\circ} 52' 57''$ West along the north line of said Southeast Quarter of the Northeast Quarter of Section 33 for a distance of 265.85' to a point; run thence South $29^{\circ} 42' 48''$ West for a distance of 122.99' to a point on a curve to the left subtending a central angle of $19^{\circ} 09' 12''$ and having a radius of 420.00' with the radius point of this curve being North $37^{\circ} 11' 12''$ East of this point; run thence southeasterly along this curve to the left counterclockwise for an arc distance of 140.40' (chord bearing and distance: South $62^{\circ} 23' 24''$ East, 139.75') to the point of tangency of this curve which is also the point of reverse curvature of a curve to the right subtending a central angle of $32^{\circ} 42' 18''$ and having a radius of 330.00 feet; run thence southeasterly along this curve to the right clockwise for an arc distance of 188.37' (chord bearing and distance: South $55^{\circ} 36' 51''$ East, 185.82') to the point of tangency of this curve; run thence South $39^{\circ} 15' 42''$ East for a distance of 80.53' to a point on the line common to said Sections 33 and 34; run thence South $50^{\circ} 44' 18''$ West for a distance of 60.00' to a point; run thence South $00^{\circ} 09' 38''$ East for a distance of 67.86' to a point; run thence North $89^{\circ} 50' 22''$ East for a distance of 46.68' to a point on the line common to said Sections 33 and 34; run thence South $00^{\circ} 13' 34''$ East along the line common to Sections 33 and 34 for a distance of 593.53' to a point on the north boundary of that certain 2.0 acre parcel of land conveyed by and described in that certain Special Warranty Deed filed for record in the office of said Chancery Clerk as Instrument 533699 found in Deed Book 2186 beginning at Page 271 thereof, reference to which is hereby made for all purposes; run thence along the north, east and south boundaries of said 2.0 acre parcel of land as follows: run thence South $89^{\circ} 50' 58''$ East for a distance of 283.22' to a point; run thence South $01^{\circ} 27' 00''$ East for a distance of 295.16' to a point; run thence North $89^{\circ} 50' 58''$ West for a distance of 283.48' to a point; leaving the boundaries of said 2.0 acre parcel of land, run thence South $00^{\circ} 04' 56''$ East for a distance of 973.56' to the northernmost corner of Lot 6 of St. Davids, a subdivision according to the map or plat thereof that is filed for record in the office of said Chancery Clerk in Plat Cabinet C in Slide 181, reference to which is hereby made for all purposes; run thence along the north boundary of said St. Davids as follows: run thence South $53^{\circ} 01' 20''$ East along the Northeast boundary of said Lot 6 for a distance of 588.49' to a point; run thence South $00^{\circ} 27'$

53" East along the east boundary of said Lot 6 for a distance of 110.00' to a point on the right-of-way line of St. Davids Way, a public street shown on said map or plat, said point being on a curve to the right subtending a central angle of 73° 44' 17" and having a radius of 50.00' with the radius point of this curve being South 00° 27' 51" East of this point; run thence southeasterly along this curve to the right clockwise and along said right-of-way line of St. Davids Way for an arc distance of 64.35' (chord bearing and distance: South 53° 35' 42" East, 60.00') to a corner on the west boundary of Lot 5 of said St. Davids; run thence North 47° 42' 40" East along the northwest boundary of said Lot 5 and said line extended for a distance of 170.93' to a point on the south line of the Northwest Quarter of the Southwest Quarter of said Section 34; run thence North 89° 51' 45" East for a distance of 672.16' to the southeast corner of said Northwest Quarter of the Southwest Quarter of Section 34; run thence North 00° 13' 34" West along the east line of said Northwest Quarter of the Southwest Quarter of Section 34 and continuing along the east line of said Southwest Quarter of the Northwest Quarter of Section 34 for a distance of 2,686.45' to the point of beginning.

The above described parcel of land contains 78.968 acres, more or less, and is situated in the Southwest Quarter of the Northwest Quarter, the Northwest Quarter of the Southwest Quarter and the Southwest Quarter of the Southwest Quarter all in Section 34, Township 8 North, Range 2 East, and in the Southeast Quarter of the Northeast Quarter of Section 33, Township 8 North, Range 2 East, Madison County, Mississippi. The location of the section line and the quarter quarter section lines referred to herein were established from information acquired from legal descriptions found in recorded deeds and plats as applied to the location of iron pins, right-of-way boundaries and fences pertaining to the above described parcel of land that were found by field survey. The reference meridian for the survey of the parcel of land described in this legal description is based on the Mississippi State Plane Coordinate System, West Zone NAD83(93) and was established from horizontal and vertical control markers set along U.S. Highway 51 in said Section 33 by the Mississippi Department of Transportation for the intersection of the east right-of-way line of said highway and the line between the North Half and the South Half of the Northeast Quarter of said Section 33. Said point is marked by a ½" iron pin and has grid coordinates of north: 1090825.106, East: 2370991.426, the scale factor is 0.999956340237 and the convergence angle to True North is plus (clockwise) 00° 07' 47".

EXHIBIT "D"

ACKNOWLEDGMENT AND CONSENT

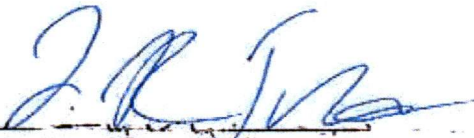
ACKNOWLEDGMENT AND CONSENT

The undersigned hereby acknowledges that Renasant Bank ("Renasant") is the record owner of certain real property located in Madison County, Mississippi, which is zoned for Planned Unit Development ("PUD"), as depicted on the attached zoning map, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A."

The undersigned further acknowledges that Renasant intends to abandon the master plan on record with the Madison County Planning Commission, which was submitted by Renasant's predecessor in title, Gilmore Madison Holdings, LLC, and that Renasant will request that the Madison County Planning Commission remove the PUD designation as to said real property so that said real property will revert to its prior R-1 residential zoning designation. The abandonment will not affect any real property currently with C-1A commercial zoning designation.

The undersigned, being an owner of real property lying in or adjacent to said PUD designated area, hereby consents to the abandonment of said master plan and consents to the removal of the PUD designation and reversion of said real property to R-1 residential zoning designation.

This, the 15 October day of September, 2015.

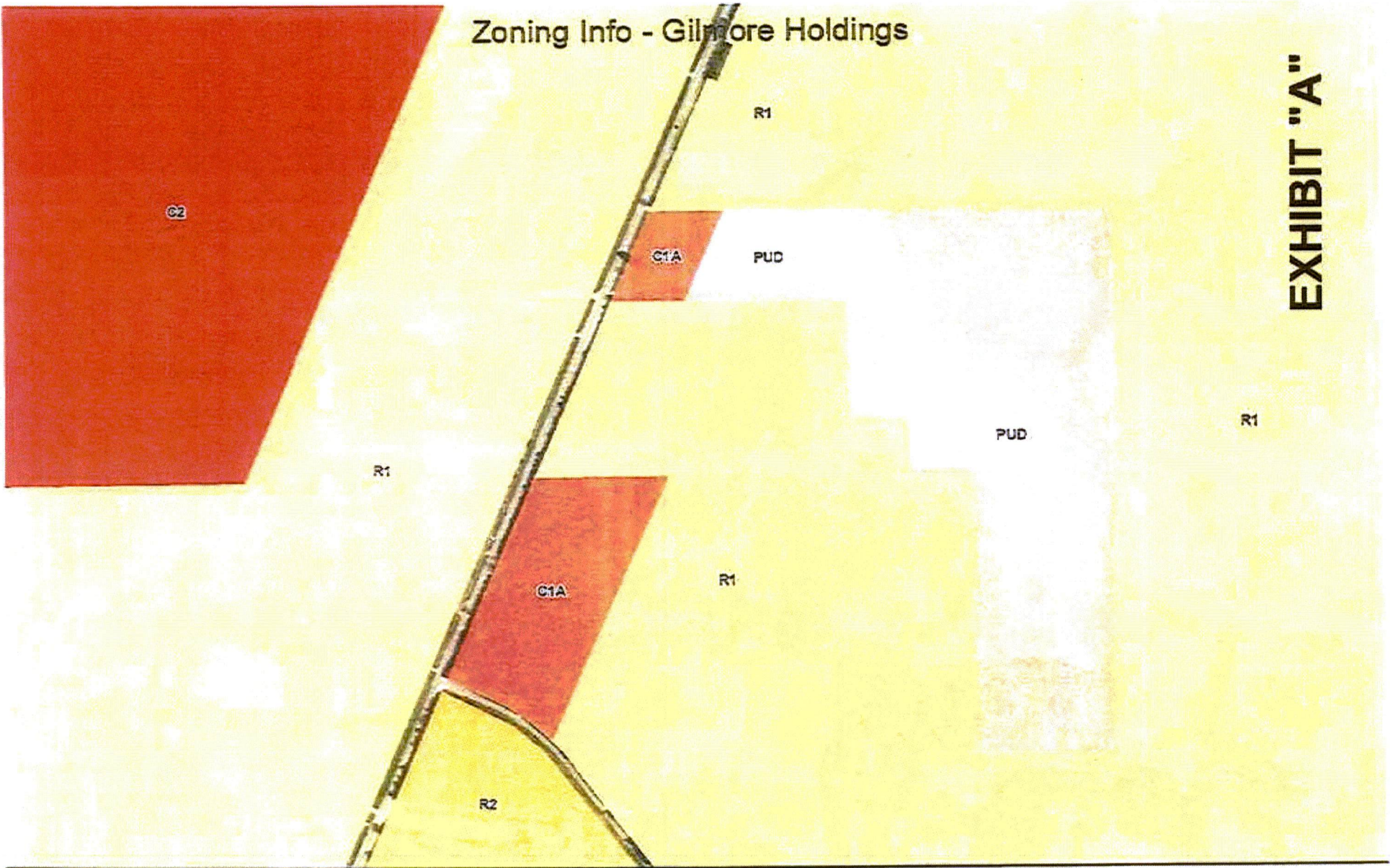

Signature of Property Owner

L. Glean Trammel, Jr.
Printed Name

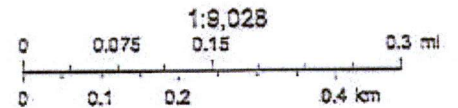
1582 Highway 51
Madison, MS 39110
Address

Zoning Info - Gilmore Holdings

EXHIBIT "A"



March 31, 2015



Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Getmapping, Aerogrid, IGN, IGP, swisstopo, and the

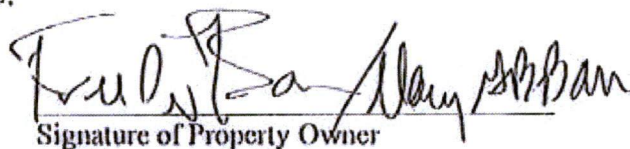
ACKNOWLEDGMENT AND CONSENT

The undersigned hereby acknowledges that Renasant Bank ("Renasant") is the record owner of certain real property located in Madison County, Mississippi, which is zoned for Planned Unit Development ("PUD"), as depicted on the attached zoning map, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A."

The undersigned further acknowledges that Renasant intends to abandon the master plan on record with the Madison County Planning Commission, which was submitted by Renasant's predecessor in title, Gilmore Madison Holdings, LLC, and that Renasant will request that the Madison County Planning Commission remove the PUD designation as to said real property so that said real property will revert to its prior R-1 residential zoning designation. The abandonment will not affect any real property currently with C-1A commercial zoning designation.

The undersigned, being an owner of real property lying in or adjacent to said PUD designated area, hereby consents to the abandonment of said master plan and consents to the removal of the PUD designation and reversion of said real property to R-1 residential zoning designation.

This, the 11th day of October, 2015.



Signature of Property Owner

Frederick Barr

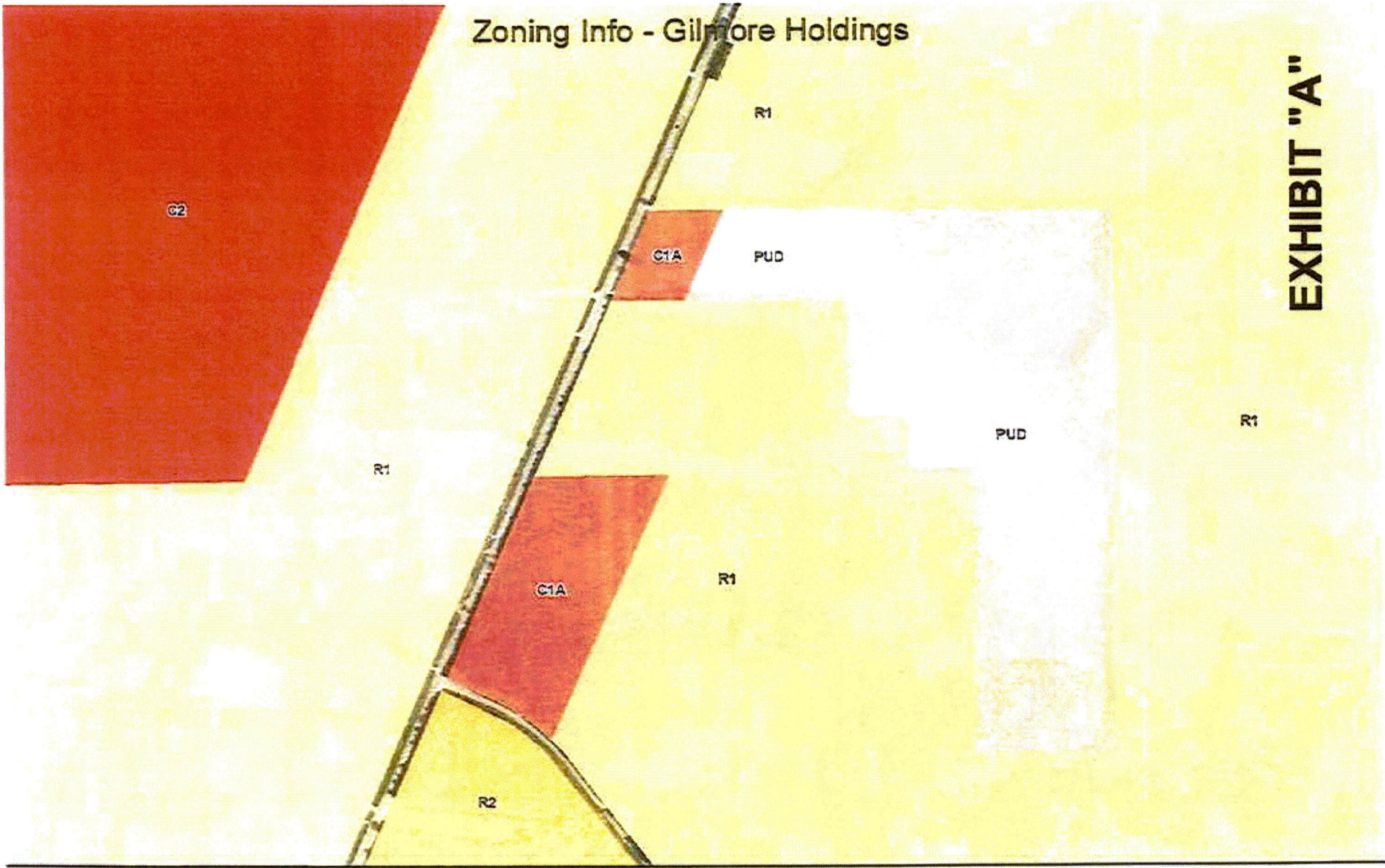
Printed Name

251 Quince Hollow
Camden, MS 39046

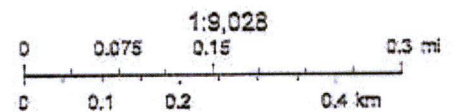
Address

Zoning Info - Gilmore Holdings

EXHIBIT "A"



March 31, 2015



Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Geomatics, Aerogrid, IGN, IGP, swisstopo, and the

ACKNOWLEDGMENT AND CONSENT

The undersigned hereby acknowledges that Renasant Bank ("Renasant") is the record owner of certain real property located in Madison County, Mississippi, which is zoned for Planned Unit Development ("PUD"), as depicted on the attached zoning map, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A."

The undersigned further acknowledges that Renasant intends to abandon the master plan on record with the Madison County Planning Commission, which was submitted by Renasant's predecessor in title, Gilmore Madison Holdings, LLC, and that Renasant will request that the Madison County Planning Commission remove the PUD designation as to said real property so that said real property will revert to its prior R-1 residential zoning designation. The abandonment will not affect any real property currently with C-1A commercial zoning designation.

The undersigned, being an owner of real property lying in or adjacent to said PUD designated area, hereby consents to the abandonment of said master plan and consents to the removal of the PUD designation and reversion of said real property to R-1 residential zoning designation.

This, the 29 day of September, 2015.

W. Eddie Tate
Signature of Property Owner

Eddie Tate
Printed Name

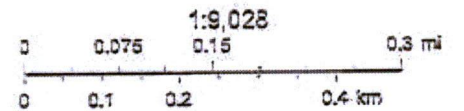
150 Saint Davids Way
Madison, Ms 39110
Address

Zoning Info - Gilmore Holdings

EXHIBIT "A"



March 31, 2015



Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Geomapping, Aerogrid, IGN, IGP, swisstopo, and the

EXHIBIT "E"

VESTING DEED TO MERCHANTS & FARMERS BANK

ADDRESSES:

GRANTOR:

Merchants & Farmers Bank, A Mississippi Banking Corporation
Post Office Box 1847
Ridgeland, MS 39158
(601) 572-8778

GRANTEE:

Frederick E. Barr and Mary G.B. Barr
251 Quail Hollow Drive
Canton, MS 39216
(601) 853-1957

PREPARED BY:

Barry D. Hassell (MS Bar No. 101149)
COPELAND, COOK, TAYLOR & BUSH, P.A.
Post Office Box 6020
Ridgeland, Mississippi 39158-6020
(601) 856-7200

RETURN TO:

Barry D. Hassell (MS Bar No. 101149)
COPELAND, COOK, TAYLOR & BUSH, P.A.
Post Office Box 6020
Ridgeland, Mississippi 39158-6020
(601) 856-7200

INDEXING INSTRUCTIONS: Township 8 North, Range 2 East, Section 34, a part of the SW 1/4 of the NW
1/4, Madison County, Mississippi

SPECIAL WARRANTY DEED

STATE OF MISSISSIPPI
COUNTY OF HINDS

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the undersigned, Merchants & Farmers Bank, a Mississippi banking corporation, docs hereby grant, bargain, sell, convey and warrant specially unto Frederick E. Barr and his wife, Mary G.B. Barr, as joint tenants with full rights of survivorship and not as tenants in common, the following described real property, a 17.45 acre tract of land situated and being in the County of Madison of the State of Mississippi, and more particularly described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

The County and State ad valorem taxes for the year 2011 are to be prorated as of the date of delivery of this Deed.

This conveyance is subject to any and all applicable building restrictions, zoning ordinances, protective and restrictive covenants, rights of way, easements, and previous reservations and conveyances of oil, gas and mineral rights and interests applicable to the above described property, but the enumeration of those matters does not enlarge the "warrant specially" nature of this Deed, as such warranty is limited by Section 89-1-35 of the Mississippi Code of 1972, as amended.

This the 11 day of October, 2011.

By: *Vaiden Clark*
Vaiden Clark, Vice President
Merchants & Farmers Bank

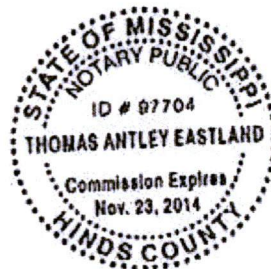
STATE OF MISSISSIPPI
COUNTY OF HINDS

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said county and state, on this 11 day of October, 2011, within my jurisdiction, the within named Vaiden Clark, who acknowledged that he is Vice President of Merchants & Farmers Bank, a Mississippi banking corporation, and that for and on behalf of the said company, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said company so to do.

Thomas A. Eastland
NOTARY PUBLIC

My Commission Expires:

(Seal)



SPECIAL WARRANTY DEED

EXHIBIT "A"

DESCRIPTION OF LANDS:

A parcel of land containing 17.45 acres, more or less, situated in a part of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi and being more particularly described by metes and bounds as follows:

Commence at a One-Half Inch (½") Iron rod found in place on September 06, 2011, said iron being the best available evidence of the Northeast Corner of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, said iron being the POINT OF BEGINNING of the following described parcel of land:

From the POINT OF BEGINNING, run thence South 00° 13' 34" East along the East line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi and along the West line of that certain parcel of land conveyed to John A. Kirk and Sharon C. Kirk on March 30, 1990 as recorded in Deed Book 266 at page 318 of the Madison County Land Records and along the West line of that certain parcel of land conveyed to Michael D. Sledge and Gaye G. Sledge on March 08, 1994 as recorded in Deed Book 332 at page 657 of the Madison County Land Records for a distance of 1057.57 to a point on the centerline of a creek or branch; run thence Northwesterly along the centerline of said creek or branch as follows: North 76° 26' 23" West for a distance of 68.02 feet; run thence North 53° 25' 09" West for a distance of 69.03 feet; run thence North 68° 43' 59" West for a distance of 54.32 feet; run thence North 65° 51' 33" West for a distance of 78.55 feet; run thence North 55° 02' 10" West for a distance of 71.01 feet; run thence North 44° 30' 27" West for a distance of 75.31 feet; run thence North 77° 08' 12" West for a distance of 68.06 feet; run thence North 57° 49' 29" West for a distance of 70.10 feet; run thence North 63° 08' 09" West for a distance of 50.93 feet; run thence North 53° 04' 35" West for a distance of 39.33 feet; run thence North 65° 48' 02" West for a distance of 63.05 feet; run thence North 48° 30' 03" West for a distance of 55.04 feet; run thence North 60° 55' 59" West for a distance of 74.46 feet; run thence North 39° 05' 36" West for a distance of 77.84 feet; run thence North 67° 52' 13" West for a distance of 46.56 feet; run thence North 62° 48' 46" West for a distance of 49.30 feet; run thence North 37° 25' 14" West for a distance of 55.00 feet; run thence North 15° 43' 26" East for a distance of 61.45 feet; run thence North 40° 33' 22" West for a distance of 55.25 feet; run thence North 28° 54' 06" West for a distance of 85.10 feet; run thence North 31° 38' 09" West for a distance of 43.20 feet; run thence North 01° 10' 45" West for a distance of 49.74 feet; run thence North 21° 52' 00" West for a distance of 42.38 feet; run thence North 24° 04' 47" West for a distance of 48.01 feet; run thence North 31° 32' 33" West for a distance of 60.07 feet; run thence North 24° 17' 16" West for a distance of 71.05 feet; run thence North 28° 21' 31" West for a distance of 45.43 feet to a point on the North line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, also being the South line of Twin Cedars, Phase 2-A, a subdivision according to the map or plat thereof on file and of record in the office of the Chancery Clerk of Madison County, Mississippi in Plat Cabinet D at Slide 24; run thence along the North line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34 and the South line of Twin Cedars, Phase 2-A as follows: South 89° 52' 57" East for a distance of 1086.58 feet to the POINT OF BEGINNING.

EXHIBIT "F"

RENASANT PUD PROPERTY

Begin at the Northeast corner of the Southwest Quarter of the Northwest Quarter of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, said corner being on the south boundary of Twin Cedars Phase II-A, a subdivision according to the map or plat thereof that is filed for record in the office of the Chancery Clerk of Madison County, Mississippi, in Canton, Mississippi, in Plat Cabinet D in Slide 24, reference to which is hereby made for all purposes, and from said corner and point of beginning run thence North $89^{\circ} 52' 57''$ West along the north line of said Southwest Quarter of the Northwest Quarter of said Section 34 and along the south line of said Twin Cedars Phase II-A for a distance of 1,030.72' to the west end of that part of said south line of Twin Cedars Phase II-A that is common to the north line of said Southwest Quarter of the Northwest Quarter of Section 34; continue thence North $89^{\circ} 52' 57''$ West along said north line of said Southwest Quarter of the Northwest Quarter of Section 34 for a distance of 289.31' to the northwest corner of said Southwest Quarter of the Northwest Quarter of Section 34, which corner is also the Northeast corner of the Southeast Quarter of the Northeast Quarter of Section 33 in said township and range; continue thence North $89^{\circ} 52' 57''$ West along the north line of said Southeast Quarter of the Northeast Quarter of Section 33 for a distance of 265.85' to a point; run thence South $29^{\circ} 42' 48''$ West for a distance of 122.99' to a point on a curve to the left subtending a central angle of $19^{\circ} 09' 12''$ and having a radius of 420.00' with the radius point of this curve being North $37^{\circ} 11' 12''$ East of this point; run thence southeasterly along this curve to the left counterclockwise for an arc distance of 140.40' (chord bearing and distance: South $62^{\circ} 23' 24''$ East, 139.75') to the point of tangency of this curve which is also the point of reverse curvature of a curve to the right subtending a central angle of $32^{\circ} 42' 18''$ and having a radius of 330.00 feet; run thence southeasterly along this curve to the right clockwise for an arc distance of 188.37' (chord bearing and distance: South $55^{\circ} 36' 51''$ East, 185.82') to the point of tangency of this curve; run thence South $39^{\circ} 15' 42''$ East for a distance of 80.53' to a point on the line common to said Sections 33 and 34; run thence South $50^{\circ} 44' 18''$ West for a distance of 60.00' to a point; run thence South $00^{\circ} 09' 38''$ East for a distance of 67.86' to a point; run thence North $89^{\circ} 50' 22''$ East for a distance of 46.68' to a point on the line common to said Sections 33 and 34; run thence South $00^{\circ} 13' 34''$ East along the line common to Sections 33 and 34 for a distance of 593.53' to a point on the north boundary of that certain 2.0 acre parcel of land conveyed by and described in that certain Special Warranty Deed filed for record in the office of said Chancery Clerk as Instrument 533699 found in Deed Book 2186 beginning at Page 271 thereof, reference to which is hereby made for all purposes; run thence along the north, east and south boundaries of said 2.0 acre parcel of land as follows: run thence South $89^{\circ} 50' 58''$ East for a distance of 283.22' to a point; run thence South $01^{\circ} 27' 00''$ East for a distance of 295.16' to a point; run thence North $89^{\circ} 50' 58''$ West for a distance of 283.48' to a point; leaving the boundaries of said 2.0 acre parcel of land, run thence South $00^{\circ} 04' 56''$ East for a distance of 973.56' to the northernmost corner of Lot 6 of St. Davids, a subdivision according to the map or plat thereof that is filed for record in the office of said Chancery Clerk in Plat Cabinet C in Slide 181, reference to which is hereby made for all purposes; run thence along the north boundary of said St. Davids as follows: run thence South $53^{\circ} 01' 20''$ East along the Northeast boundary of said Lot 6 for a distance of 588.49' to a point; run thence South $00^{\circ} 27' 53''$ East along the east boundary of said Lot 6 for a distance of 110.00' to a point on the right-of-

way line of St. Davids Way, a public street shown on said map or plat, said point being on a curve to the right subtending a central angle of $73^{\circ} 44' 17''$ and having a radius of 50.00' with the radius point of this curve being South $00^{\circ} 27' 51''$ East of this point; run thence southeasterly along this curve to the right clockwise and along said right-of-way line of St. Davids Way for an arc distance of 64.35' (chord bearing and distance: South $53^{\circ} 35' 42''$ East, 60.00') to a corner on the west boundary of Lot 5 of said St. Davids; run thence North $47^{\circ} 42' 40''$ East along the northwest boundary of said Lot 5 and said line extended for a distance of 170.93' to a point on the south line of the Northwest Quarter of the Southwest Quarter of said Section 34; run thence North $89^{\circ} 51' 45''$ East for a distance of 672.16' to the southeast corner of said Northwest Quarter of the Southwest Quarter of Section 34; run thence North $00^{\circ} 13' 34''$ West along the east line of said Northwest Quarter of the Southwest Quarter of Section 34 and continuing along the east line of said Southwest Quarter of the Northwest Quarter of Section 34 for a distance of 2,686.45' to the point of beginning.

The above described parcel of land contains 78.968 acres, more or less, and is situated in the Southwest Quarter of the Northwest Quarter, the Northwest Quarter of the Southwest Quarter and the Southwest Quarter of the Southwest Quarter all in Section 34, Township 8 North, Range 2 East, and in the Southeast Quarter of the Northeast Quarter of Section 33, Township 8 North, Range 2 East, Madison County, Mississippi. The location of the section line and the quarter quarter section lines referred to herein were established from information acquired from legal descriptions found in recorded deeds and plats as applied to the location of iron pins, right-of-way boundaries and fences pertaining to the above described parcel of land that were found by field survey. The reference meridian for the survey of the parcel of land described in this legal description is based on the Mississippi State Plane Coordinate System, West Zone NAD83(93) and was established from horizontal and vertical control markers set along U.S. Highway 51 in said Section 33 by the Mississippi Department of Transportation for the intersection of the east right-of-way line of said highway and the line between the North Half and the South Half of the Northeast Quarter of said Section 33. Said point is marked by a $\frac{1}{2}$ " iron pin and has grid coordinates of north: 1090825.106, East: 2370991.426, the scale factor is 0.999956340237 and the convergence angle to True North is plus (clockwise) $00^{\circ} 07' 47''$.

LESS & EXCEPT that certain tract of real property conveyed from Merchants & Farmers Bank to Frederick F. Barr and wife, Mary G. B. Barr, by Special Warranty Deed dated October 11, 2011, and recorded October 12, 2011, in Book 2715 at Page 646, and as Instrument # 659010 in the office of the Chancery Clerk of Madison County, Mississippi, being more particularly described as follows:

A parcel of land containing 17.45 acres, more or less, situated in a part of the Southwest One-Quarter (SW $\frac{1}{4}$) of the Northwest One-Quarter (NW $\frac{1}{4}$) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi and being more particularly described by metes and bounds as follows:

Commence at One-Half inch ($\frac{1}{2}$ ") iron rod found in place on September 06, 2011, said iron being the best available evidence of the Northeast Corner of the Southwest One-Quarter (SW $\frac{1}{4}$) of the Northwest One-Quarter (NW $\frac{1}{4}$) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, said

iron being the POINT OF BEGINNING of the following described parcel of land:

From the POINT OF BEGINNING, run thence South 00° 13' 34" East along the East line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi and along the West line of that certain parcel of land conveyed to John A. Kirk and Sharon C. Kirk on March 30, 1990 as recorded in Deed Book 266 at page 318 of the Madison County Land Records and along the West line of that certain parcel of land conveyed to Michael D. Sledge and Gaye G. Sledge on March 08, 1994 as recorded in Deed Book 332 at page 657 of the Madison County Land Records for a distance of 1057.57 feet to a point on the centerline of a creek or branch; run thence Northwesterly along the centerline of said creek or branch as follows: North 75° 25' 23" West for a distance of 66.62 feet; run thence North 53° 25' 09" West for a distance of 69.03 feet; run thence North 68° 43' 59" West for a distance of 66.62 feet; run thence North 65° 51' 33" West for a distance of 78.55 feet; run thence North 55° 02' 10" West for a distance of 71.91 feet; run thence North 44° 30' 27" West for a distance of 75.31 feet; run thence North 77° 06' 12" West for a distance of 68.96 feet; run thence North 57° 49' 29" West for a distance of 70.10 feet ; run thence North 53° 08' 09" West for a distance of 50.93 feet; run thence North 53° 04' 35" West for a distance of 39.33 feet; run thence North 65° 48' 02" West for a distance of 63.05 feet; run thence North 48° 30' 03" West for a distance of 55.04 feet; run thence North 60° 55' 59" West for a distance of 74.46 feet; run thence North 39° 05' 38" West for a distance of 77.84 feet; run thence North 67° 52' 13" West for a distance of 46.56 feet; run thence North 62° 48' 46" West for a distance of 49.30 feet; run thence North 37° 25' 14" West for a distance of 55.68 feet; run thence North 15° 43' 25" East for a distance of 61.45 feet; run thence North 40° 33' 22" West for a distance of 55.25 feet; run thence North 28° 54' 08" West for a distance of 85.10 feet; run thence North 31° 38' 09" West for a distance of 43.20 feet; run thence North 01° 10' 45" West for a distance of 49.74 feet; run thence North 21° 52' 00" West for a distance of 42.38 feet; run thence North 24° 04' 47" West for a distance of 46.01 feet; run thence North 31° 32' 33" West for a distance of 66.67 feet, run thence North 24° 17' 16" West for a distance of 71.05 feet; run thence North 28° 21' 31" West for a distance of 45.43 feet to a point on the North line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34, Township 8 North, Range 2 East, Madison County, Mississippi, also being the South line of Twin Cedars, Phase 2-A, a subdivision according to the map or plat thereof on file and of record in the office of the Chancery Clerk of Madison County, Mississippi in Plat Cabinet D at Slide 24; run thence along the North line of the Southwest One-Quarter (SW ¼) of the Northwest One-Quarter (NW ¼) of Section 34 and the South line of Twin Cedars, Phase 2-A as follows: South 89° 52' 57" East for a distance of 1086.56 feet to the POINT OF BEGINNING.