

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

12/12/12 3:15:39  
DESOTO COUNTY, MS  
W.E. DAVIS, CH. CLERK

WHEREAS, on May 31, 2005, Elizabeth Villatoro, and Juan C. Villanueva, wife and husband, executed a deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,230 at Page 512 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Bank of America, N.A. by instrument dated October 27, 2011, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,363 at Page 232; and

WHEREAS, the aforesaid, Bank of America, N.A., the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated June 27, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,463 at Page 334; 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, Bank of America, N.A., 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;

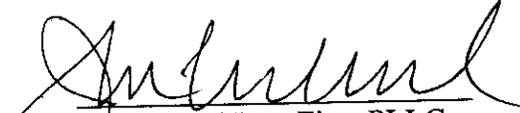
NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 7th day of January, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

1-7-13

Lot 237, Section "K", Phase 1, Kentwood Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Page 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 7th day of December, 2012.

  
Underwood Law Firm PLLC  
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.  
Managing Member

Control #12060930

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