

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on May 10, 2000, Edward Hoban and Willie Hoban executed a certain deed of trust to Thomas F. Baker, IV, Trustee for the benefit of First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1213 at Page 705; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated February 5, 2003 and recorded in Book 1670 at Page 208 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 8, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,537 at Page 519; and

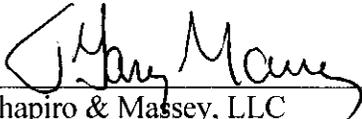
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned 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.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 8, 2013 offer for sale at public outcry and sell within legal hours (being 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, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 39, Section "A", Hernando Estates Subdivision, in Section 7, Township 3 South, Range 7 West, City of Hernando, DeSoto County, Mississippi, as per plat thereof record in Plat Book 3, Pages 33-34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 4th day of December, 2012.

  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
Jackson, MS 39216  
(601)981-9299

1512 Pontotoc St.  
Hernando, MS 38632  
06-0357JC

Publication Dates:  
December 11, 18, 25, 2012, and January 1, 2013

1-8-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 2nd day of January, 2008, Devin Lee aka Devin K. Lee, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2841 at Page 223; and

WHEREAS, on the 8th day of May, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3440 at Page 772; and

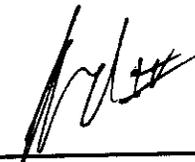
WHEREAS, on the 8th day of June, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3455 at Page 279; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 41, Section B, Olive Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 46, Page 1, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of December, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-1251

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 31st day of May, 2006 and acknowledged on the 31st day of May, 2006, Darrick L. Pate and Indira C. Pate, husband and wife as joint tenants, executed and delivered a certain Deed of Trust unto Netco Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2490 at Page 255; and

WHEREAS, on the 30th day of July, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc., assigned said Deed of Trust unto The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-backed Certificates, Series 2006-BC5, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3543 at Page 92; and

WHEREAS, on the 20th day of September, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3543 at Page 93; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 26 Section A, Holly Ridge Subdivision, in Section 30, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 94, Page 15, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7th day of December, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F11-0653

PUBLISH: 12-18-12/ 12-25-12/ 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of April, 2008 and acknowledged on the 16th day of April, 2008, Brian Smith, an Unmarried Person, executed and delivered a certain Deed of Trust unto Robert M. Wilson, Jr., Trustee for Mortgage Electronic Registration Systems Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2887 at Page 698; and

WHEREAS, on the 15th day of October, 2012, Mortgage Electronic Registration Systems Inc. as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3533 at Page 251; and

WHEREAS, on the 31st day of October, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3533 at Page 252; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 131, Section "B", Belmor Lakes Subdivision, as situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi as per plat of record on Plat Book 80, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grantor(s) herein as shown in Warranty Deed of record at Book 464, Page 721 and Warranty Deed recorded simultaneously herewith in said Chancery Clerk's Office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of December, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F09-0402

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 27th day of January, 2004 and acknowledged on the 27th day of January, 2004, Richard A. Cove, joined herein by Dorothy Cove, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1917 at Page 542; and

WHEREAS, on the 9th day of July, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3465 at Page 704; and

WHEREAS, on the 15th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3539 at Page 1; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 140, Section A, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 7 Pages 9-14 in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to Grantor herein by Warranty Deed of record in simultaneously herewith in the aforesaid Chancery Clerk's Office.

Dorothy Cove, wife of Richard A. Cove, joins in this instrument for the purpose of conveying all of her right, title and interest in and to the above property by virtue of her marriage to Richard A. Cove, but not further or otherwise.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of December, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-2329

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

12/17/12 9:33:37  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 17th day of October, 2011 and acknowledged on the 17th day of October, 2011, Beth Rena Morgan AKA Beth R. Morgan, a married woman joined herein by Wayne E. Morgan, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3358 at Page 223 and rerecorded in DK T Book 3371 at Page 335; and

WHEREAS, on the 27th day of August, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto CitiMortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3493 at Page 639; and

WHEREAS, on the 9th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3538 at Page 117; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lots 196 and 197, Section A, Lake O' The Hills Subdivision, located in Section 20, Township 3 South, Range 9 West, DeSoto County, Mississippi, as shown on the plat of record in Plat Book 2, Pages 29-33, in the Office of Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said lots.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-2002

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 27th day of April, 2007 and acknowledged on the 27th day of April, 2007, Ronald E. Denley, a single man, executed and delivered a certain Deed of Trust unto MS Real Estate Closing, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin Financial Corp., an OP. SUB of MLB&T Co., FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2711 at Page 63; and

WHEREAS, on the 18th day of November, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin Financial Corp., an OP. SUB of MLB&T Co., FSB, assigned said Deed of Trust unto U.S. Bank, National Association, as successor trustee to Bank of America, N.A., as Successor to Lasalle Bank, N.A., as Trustee for The Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-backed Certificates, Series 2007-4, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3373 at Page 92; and

WHEREAS, on the 9th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3539 at Page 3; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2240, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West as per Plat thereof recorded in Plat Book 4, Pages 4 and 5, in the Official Chancery Clerk of DeSoto County, Mississippi

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F11-1182

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 7th day of March, 2008 and acknowledged on the 7th day of March, 2008, Robert Sullivan, An unmarried person, and Steven Peters a.k.a. Steven M. Peters, An unmarried person, executed and delivered a certain Deed of Trust unto Lem Adams, III, Trustee for Suntrust Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,881 at Page 197; and

WHEREAS, on the 26th day of October, 2012, Suntrust Mortgage, Inc., assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3532 at Page 594; and

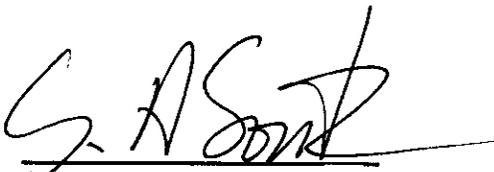
WHEREAS, on the 28th day of November, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3544 at Page 252; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 148, Section B, Holly Hills Subdivision, situated in Section 30, township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 12, Pages 16-17, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of December, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

ASH/F12-1867

PUBLISH: 12.18.12/12.25.12/1.1.13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of May, 2007 and acknowledged on the 16th day of May, 2007, Thelma E. Valentic, an unmarried person, Thelma Susan Grafe, Alyda Dian Klosinski and Pamla J. Keen aka Pamla J. Kee, executed and delivered a certain Deed of Trust unto Thomas R. Hudson, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Bankplus, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2726 at Page 203; and

WHEREAS, on the 3rd day of August, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Bankplus, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3482 at Page 360; and

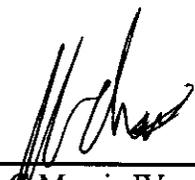
WHEREAS, on the 1st day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3532 at Page 526; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 10, Stone Creek Subdivision, Phase A of Plum Point Villages P.U.D., located in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 52, Pages 34-35, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of December, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F12-2232

PUBLISH: 12-18-12/ 12-25-12/ 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 1st day of August, 2006 and acknowledged on the 1st day of August, 2006, Terry R. Taylor and Patricia A. Taylor, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2532 at Page 671; and

WHEREAS, on the 11th day of February, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3273 at Page 729; and

WHEREAS, on the 16th day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3276 at Page 607; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 13 Magnolia Manor Subdivision, situated in Sections 12 and 13, Township 3 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of November, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F11-0247

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 17th day of April, 2006 and acknowledged on the 17th day of April , 2006, David Leija, A Married Man, joined herein by Amanda M. Leija, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2453 at Page 533; and

WHEREAS, on the 26th day of December, 2008, Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2977 at Page 741; and

WHEREAS, on the 26th day of December, 2008, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2977 at Page 742; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 82, Section C, Wellington Square Subdivision, situated in Section 28, Township 1 South, Range 8 West, as shown on Plat of records in Plat Book 45, Page 47 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F08-3708

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of April, 2004 and acknowledged on the 16th day of April, 2004, Dennis J Elton, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1971 at Page 749; and

WHEREAS, on the 26th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3346 at Page 392; and

WHEREAS, on the 13th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3538 at Page 115; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 531, Section D, Tipton-Pollard PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 83, Pages 50-51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.



John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-2314

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 3rd day of February, 2006 and acknowledged on the 3rd day of February, 2006, Demetries Kimmons, executed and delivered a certain Deed of Trust unto Fidelity National Title Company of New York, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Encore Credit Corp., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2407 at Page 526; and

WHEREAS, on the 13th day of November, 2007, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto US Bank National Association, as Trustee for CSFB HEAT 2006-6, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2818 at Page 78; and

WHEREAS, on the 13th day of November, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2820 at Page 151; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 151, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi as per Plat Book 14, Page 47-50, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to P&P Construction, Inc. in Warranty Deed in Book 498, Page 529 dated 04/22/2005 and recorded in the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7<sup>th</sup> day of December, 2012.

  
\_\_\_\_\_  
Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F07-2558

PUBLISH: 12-18-12/ 12-25-12/ 1-2-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 24th day of September, 2010 and acknowledged on the 24th day of September, 2010, Matthew D. Barbre, a single person, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3223 at Page 386; and

WHEREAS, on the 15th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3539 at Page 751; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 106, Southbranch Subdivision, Section B, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 38-42, in the Office of the Chancery Clerk of DeSoto County, Mississippi.  
This is the same property conveyed to Matthew D. Barbre at Warranty Deed recorded 09-19-2008 in Book 593, Page 674 with the Chancery Clerk's Office in DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of December, 2012.



John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F12-2245

PUBLISH: 12-18-12 /12-25-12 /1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 5th day of January, 2007 and acknowledged on the 5th day of January, 2007, Mickey D. Church and Rhonda Church, husband and wife, executed and delivered a certain Deed of Trust unto Bryan P. Griffin, Trustee for Wells Fargo Financial Mississippi 2, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2641 at Page 539; and

WHEREAS, on the 21st day of September, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3508 at Page 223; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain property situated in the County of Desoto, and State of Mississippi, being described as follows:

Lot 5, First Revision of Section B, Baker Ridge Subdivision, located in the SW 1/4 of Section 27, Township 2 South, Range 9 West, as shown on plat of said subdivision of record in Plat Book 61, Page 43, in the Office of the Chancery Clerk of Desoto County, Mississippi, to which reference is hereby made for a more particular description of said lot.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F11-0865

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 3rd day of July, 2008 and acknowledged on the 3rd day of July, 2008, James A Guidi Sr, A married man joined herein by Cheryl D.Guidi, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for Mortgage Electronic Registration Systems, Inc as nominee for First Tennessee Home Loans, A Division of First Tennessee Bank N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,924 at Page 62; and

WHEREAS, on the 10th day of May, 2012, Mortgage Electronic Registration Inc. as nominee for First Horizon Home Loans, a Division of First Tennessee Bank N.A., assigned said Deed of Trust unto First Horizon Home Loans a Division of First Tennessee Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,445 at Page 703; and

WHEREAS, on the 21st day of September, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3508 at Page 618; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2, Homestead Subdivision, in Section 32, Township 1 South, Range 8 West, in Desoto County, Mississippi as shown on plat of record in Plat Book 26, Page 9, in the office of the Chancery Clerk of Desoto County, Mississippi to which plat reference is made for a more particular description

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of November, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-1620

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 31st day of January, 2011 and acknowledged on the 31st day of January, 2011, Hugh Graham Randall, an unmarried man, executed and delivered a certain Deed of Trust unto Realty Title & Escrow Company, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Southpoint Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3271 at Page 562; and

WHEREAS, on the 8th day of October, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Southpoint Financial Services, Inc., assigned said Deed of Trust unto JPMorgan Chase Bank, National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3522 at Page 782; and

WHEREAS, on the 25th day of October, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3537 at Page 105; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of the Northeast Quarter of Section 18, Township 3 South, Range 8 West, DeSoto County, Mississippi.

Beginning at a point located at the Southwest Corner of the Northeast Quarter of Section 18, Township 3 South, Range 8 West, point being the Point of Beginning being marked by a 6 inch by 6 inch creasote post; thence North 03 degrees 15 minutes West 1325.5 feet to a point; thence North 88 degrees 03 minutes 49 seconds East 1899.18 feet to a point marked by an I.P.; thence South 02 degrees 16 minutes 18 seconds East 400.0 feet to a point marked by an I.P.; thence North 88 degrees 03 minutes 49 seconds East 744.5 feet to a point marked by an I.P.; thence South 02 degrees 16 minutes 18 seconds East 515.59 feet to a point marked by an I.P.; thence South 88 degrees 04 minutes West 360.0 feet to a point marked by an I.P.; thence South 02 degrees 16 minutes 18 seconds East 359.9 feet to a point marked by an I.P.; thence North 88 degrees 047 minutes 14 seconds East 360.0 feet to a point marked by an I.P.; thence South 02 degrees 16 minutes 18 seconds East 50.0 feet to a point marked by an I.P.; thence South 88 degrees 04 minutes 14 seconds West 2621.05 feet to a point marked by an I.P.; said tract containing 70.2786 acres, more or less.

LESS AND EXCEPT: Beginning at the Southwest Corner of said Northeast Quarter; thence North 00 degrees 59 minutes 23 seconds West 1325.50 feet; thence South 89 degrees 40 minutes 34 seconds East 1899.18 feet; thence South 00 degrees 00 minutes 41 seconds East 400.00 feet; thence South 09 degrees 20 minutes 18 seconds East, 244.00 feet; thence South 89 degrees 34 minutes 56 seconds East 699.36 feet to the West side of Fogg Road (53 feet from the center line); thence south 00 degrees 55 minutes 39 seconds West along the West side of Fogg Road 271.91 feet; thence leaving Fogg Road South 89 degrees 59 minutes 42 seconds West 345.68 feet; thence South 00 degrees 39 minutes 55 seconds West 359.90 feet; thence South 89 degrees 40 minutes 09 seconds East 347.36 feet to the West side of Fogg Road; thence South 00 degrees 23 minutes 54 seconds West along the West side of Fogg Road, 50.00 feet; thence North 89 degrees 40 minutes 09 seconds West 2608.05 feet to the Point of Beginning. Described herewith is 66.22 acres, more or less, subject to any documents of record that may affect the property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of November, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
FM/F12-2109

1-8-13

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 28th day of September, 2001 and acknowledged on the 28th day of September, 2001, Lyndon T Treadway Married Joined herein by Alice Treadway, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1392 at Page 371; and

WHEREAS, on the 20th day of June, 2011, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3313 at Page 162; and

WHEREAS, on the 19th day of October, 2001, National City Mortgage Co dba First National Mortgage Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1499 at Page 171; and

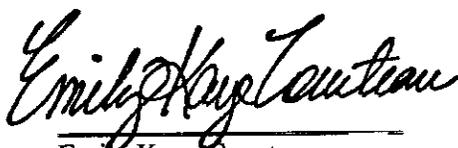
WHEREAS, on the 9th day of January, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2390 at Page 565 and rerecorded in DK T Book 3199 at Page 285; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 83, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, Pages 19-26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of November, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F02-7043

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 30th day of November, 2005 and acknowledged on the 30th day of November, 2005, Belinda Johnson, Eric Johnson, executed and delivered a certain Deed of Trust unto Mitchell L Heffernan, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Lenders Network USA, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2371 at Page 130; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank NA As Trustee RASC 2006-EMX3 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3149 Book at Page 545; and

WHEREAS, on the 13th day of November, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2968 at Page 667; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 26, Germanwood Station Subdivision, situated in Section 21, Township 1 South, Range 6 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 74, Pages 44-47, in the office of the Chancery Court Clerk, Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of November, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F07-2246

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 1st day of February, 2006 and acknowledged on the 1st day of February, 2006, Thomas E. Wilson and Linda R. Wilson a.k.a. Linda Wilson, Husband and Wife, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for First Horizon Home Loan Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2409 at Page 190; and

WHEREAS, on the 21st day of November, 2011, Mortgage Electronic Registration Systems, Inc. solely as nominee for First Horizon Home Loan Corporation, assigned said Deed of Trust unto Metlife Home Loans, A Division Of Metlife Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3376 at Page 289; and

WHEREAS, on the 7th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T 3534 at Page 171; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 13, First Revision, Country Oaks Estates Subdivision, situated in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 21, Page(s) 28-31 in the Office of the Chancery Court of DeSoto County, Mississippi.  
Subject to rights-of-way and easements of record for public roads and public utilities, subdivision and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record including, but not limited to, Plat Book 20, Pages 1-4 and Plat Book 21, Pages 28-31, which are of record in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-2229

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 28th day of September, 2005 and acknowledged on the 28th day of September, 2005, Caroline S. Jaman, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, An Arkansas Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2318 at Page 106 and rerecorded in Book 2331 at Page 572; and

WHEREAS, on the 30th day of November, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, An Arkansas Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3374 at Page 139; and

WHEREAS, on the 6th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3537 at Page 108; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 485, Section 1, Parcel 6, Central Park Neighborhood, situated in Section 20, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of November, 2012.



John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

kdb/F12-2277

PUBLISH: 12.18.12/ 12.25.12/ 1.1.13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of May, 2001 and acknowledged on the 25th day of May, 2001, Timothy Thomas and Sandra Thomas, Husband and Wife, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1343 at Page 68; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank, N.A. as Trustee for the SASCO 2005-RF7 by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2961 at Page 41; and

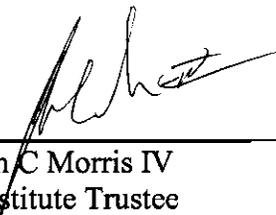
WHEREAS, on the 7th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3535 at Page 65; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 54, Section "A", Ivy Trails Subdivision, Section 30, Township 1 South, Range 6 West as shown on plat of record in Plat Book 63, Page 26, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

kdb/F12-2301

PUBLISH: 12.18.12/ 12.25.12/ 1.1.13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 28th day of April, 2006 and acknowledged on the 28th day of April, 2006, Louis Washington, a single man, executed and delivered a certain Deed of Trust unto Barry C. Blackburn, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Equifirst Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2502 at Page 144; and

WHEREAS, on the 5th day of August, 2008, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for SASCO 2007-BC4, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2932 at Page 789; and

WHEREAS, on the 12th day of August, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2937 at Page 340; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 125, Section G, Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 40, Page 46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of November, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F08-2206

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 16th day of April, 1998 and acknowledged on the 16th day of April, 1998, Louise J Dokes, executed and delivered a certain Deed of Trust unto John W Byrd, Trustee for Bartlett Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 989 at Page 512; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wells Fargo Bank, NA by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2648 at Page 669; and

WHEREAS, on the 21st day of January, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3128 at Page 219; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1554, Section "C", South, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, in the City of Horn Lake, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of November, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F10-0195

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

12/17/12 9:46:27  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 6th day of October, 2006 and acknowledged on the 6th day of October, 2006, Michael Brower aka Michael K. Brower and Angela Brower aka Angela D. Brower, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2585 at Page 646; and

WHEREAS, on the 16th day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 555; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Woodland Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 56, Pages 37-39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Also referenced as:

Lot 18, Woodland Estates, situated in Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 56, Pages 37-39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of November, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F11-0507

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 11th day of March, 2011 and acknowledged on the 11th day of March, 2011, Heather L. Chappell aka Heather Chappell, a single woman, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank, a Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3283 at Page 665; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 728; and

WHEREAS, on the 30th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 552; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 360, Page 210, being known and described as Lot 490, Section 23, Township 1 South, Section E Carriage Hills Subdivision, Range 8 West, filed in Plat Book 4, Page 17.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

FM/F12-1193

PUBLISH: 12-18-12 / 12-25-12 / 1-1-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 9th day of November, 2006 and acknowledged on the 9th day of November, 2006, Jesse Yarbrough and wife, Mary Yarbrough, executed and delivered a certain Deed of Trust unto Sharon T. Hagan, Trustee for Mortgage Electronic Registration Systems, Inc as nominee for First Franklin, A Division of National City Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2606 at Page 35; and

WHEREAS, on the 4th day of May, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank, N.A, Successor Trustee To Bank of America, N.A. as Successor Trustee to LaSalle Bank, N.A. as Trustee for The Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFI, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3440 at Page 764; and

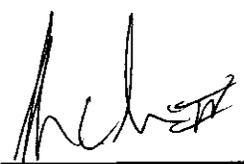
WHEREAS, on the 20th day of October, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3528 at Page 247; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 17, Spence Property P.U.D., Area "A", in Section 29, Township 1 South, Range 7 West DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Pages 21-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F12-2153

PUBLISH: 12/18/2012, 12/25/2012, 1/1/2013

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 23rd day of March, 2006 and acknowledged on the 23rd day of March, 2006, Paul G. Stafford and Terri S. Stafford, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2439 at Page 768; and

WHEREAS, on the 12th day of June, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3455 at Page 293 ; and

WHEREAS, on the 19th day of October, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3524 at Page 161;and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 33, Section A, Lexington Crossing Subdivision, located in Section 2, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 73, Pages 12-13, less and except that property previously conveyed by Quit Claim Deed of record in Book 411, Page 578, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of November, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

ASH/F12-2178

PUBLISH: 12.18.12/12.25.12/1.1.13

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 23rd day of July, 2004, Jennifer A. Rickert, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co. , which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2036 at Page 268 thereof; and

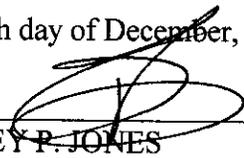
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3526 at Page 421 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 8th day of January, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 2829, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 11th day of December, 2012.

  
\_\_\_\_\_  
BRADLEY P. JONES  
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #12-02406

PUBLISH: 12/18/2012, 12/25/2012, 01/01/2013

1-8-13

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 30th day of September, 2002 and acknowledged on the 30th day of September, 2002, Tracey N. Dennis, an unmarried person, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1578 at Page 567 and rerecorded in Book 1601 at Page 679; and

WHEREAS, on the 15th of October, 2002, National City Mortgage Co., assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1601 at Page 688 and rerecorded in Book 2522 at Page 336; and

WHEREAS, on the 14th day of June, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2522 at Page 337; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 20, Kingston Estate Townhomes Subdivision, in section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 73, Page 2-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 14th day of December, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

1-8-13

/F06-0498

PUBLISH: 12-18-12/ 12-25-12/ 1-1-13