

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 13, 2004, Jimmy Richardson, an unmarried man, executed a deed of trust to CTC Real Estate Services, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for Countrywide Home Loans, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 2029 at Page 287 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 The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset Backed Certificates, Series 2004-AB1 by instrument dated March 16, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,417 at Page 625; and

WHEREAS, the aforesaid, The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset Backed Certificates, Series 2004-AB1, 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 October 29, 2014 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,905 at Page 123; 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, The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset Backed Certificates, Series 2004-AB1, 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 12th day of January, 2015, offer for sale at public outcry for cash to the

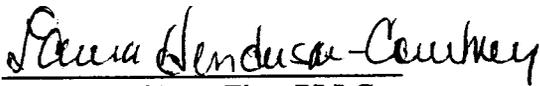
1-12-15

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:

Lot 313, Section "C", Buena Vista Lakes Subdivision, located in Section 13, Township 4 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 5, Page 18, 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 1st day of December, 2014.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: Laura Henderson-Courtney
Member

Control #14100939

PUBLISH: 12/18/2014, 12/25/2014, 01/01/2015, 01/08/2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 15, 2009, Charles Dion Fields, unmarried, executed a deed of trust to Arnold M. Weiss, Trustee for the benefit of National City Mortgage a division of National City Bank, which deed of trust is recorded in Deed of Trust Book 3,095 at Page 99 and corrected and re-recorded in Book 3,253 at Page 194 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, by merger effective October 1, 2008, National City Mortgage became National City Bank; and

WHEREAS, by merger effective November 7, 2009, National City Bank became PNC Bank, National Association; and

WHEREAS, the aforesaid, PNC Bank, National Association, 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 November 13, 2014 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,906 at Page 105; 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, PNC Bank, National Association, 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 12th day of January, 2015, 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

1-12-15

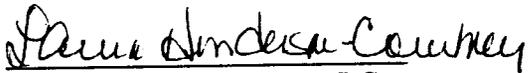
Mississippi, the following described property situated in the County of DeSoto, State of

Mississippi, to-wit:

All that certain parcel of land situated in the County of DeSoto, State of Mississippi, being known and designated as Lot 4, Section A, Rasco Hills Subdivision, in Section 21, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 101, Page 48, 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 3rd day of December, 2014.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: Laura Henderson-Courtney
Member

Control #14100982

PUBLISH: 12/18/2014, 12/25/2014, 01/01/2015, 01/08/2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 6, 2006, Carl E. Grace an unmarried person, executed a deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for SunTrust Mortgage, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 2,602 at Page 16 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 U.S. Bank National Association as Trustee for BAFC 2007-3 by instrument dated October 8, 2011, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,353 at Page 517; and

WHEREAS, the aforesaid, U.S. Bank National Association as Trustee for BAFC 2007-3, 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 August 27, 2013 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,707 at Page 626; 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, U.S. Bank National Association as Trustee for BAFC 2007-3, 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;

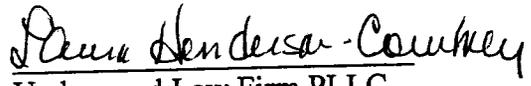
NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 12th day of January, 2015, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the 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:

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Lot 158, Phase 3, Alexanders Ridge Subdivision, situated in Section 27,
Township 1 South, Range 6 West, as shown on plat of record in Plat Book 81,
Page 34, 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 3rd day of December, 2014.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: Laura Henderson-Courtney
Member

Control #13070975

PUBLISH: 12/18/2014, 12/25/2014, 01/01/2015, 01/08/2015

PUBLICATION DATES: December 16, 2014, December 23, 2014, December 30, 2014,
January 6, 2015
NEWSPAPER: The DeSoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on December 22, 2006, James R. Mowery and Susan M. Mowery executed a certain deed of trust to Barbara Zirilli, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for GMAC Mortgage, LLC dba Ditech.Com, which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2647, Page 103; and

WHEREAS, said deed of trust was ultimately assigned to U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS3 and recorded in Book 3836, Page 82; and WHEREAS U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS3 and said beneficiary has substituted Jauregui & Lindsey, LLC as Trustee by instrument recorded in the Chancery Clerk's Office on June 27, 2014 in Book 3836, Page 84; 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, U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS3, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on January 12, 2015 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 main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

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THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF MISSISSIPPI, COUNTY OF DE SOTO, CITY OF HORN LAKE, AND DESCRIBED AS FOLLOWS: LOT 879, SEC. "B", IN DESOTO VILLAGE SUBDIVISION ON SEC. 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY THE PLAT RECORDED IN PLAT BOOK 8, PAGES 12-15 IN THE OFFICE OF THE CHANCERY CLERK OF SAID COUNTY. BEGINNING AT A POINT IN THE EAST LINE OF BRIARWOOD DRIVE AT THE SOUTHWEST CORNER OF LOT 878 OF SAID SUBDIVISION 175 FEET SOUTH OF THE SOUTH LINE OF GOODMAN ROAD, PRODUCED; THENCE SOUTH ALONG THE EAST LINE OF BRIARWOOD DRIVE 65 FEET TO A POINT AT THE NORTHWEST CORNER OF LOT 880 OF SAID SUBDIVISION; THENCE EAST 123.5 FEET TO A POINT AT THE NORTHEAST CORNER OF SAID LOT 880; THENCE NORTH 65 FEET TO A POINT AT THE SOUTHEAST CORNER OF SAID LOT 878; THENCE WEST 123.5 FEET TO THE POINT OF BEGINNING.

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

Jauregui & Lindsey, LLC

Substituted Trustee
Jauregui & Lindsey, LLC
2110 Devereux Circle
Birmingham, AL 35243
(205) 970-2233

Publication dates: December 16, 2014, December 23, 2014, December 30, 2014, January 6, 2015