

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

11/24/14 10:35:02
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 28, 2005, executed by ERICA L SMITH, conveying certain real property therein described to BRIDGFORTH & BUNTIN, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FMF CAPITAL LLC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded January 6, 2006, in Deed Book 2388, Page 153; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-RFC1, Asset-Backed Pass-Through Certificates

by instrument recorded on September 26, 2011 in the office of the aforesaid Chancery Clerk in Deed Book 3345, Page 401; and

WHEREAS, on November 12, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3901, Page 265; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **January 14, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

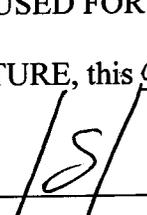
LOT 553, SECTION J, PARCELS 6 AND 8, CENTRAL PARK NEIGHBORHOOD, PUD, SITUATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 94, PAGE 19, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **1828 CRESENT LANE, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

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.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 20th day of November, 2014.



Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655

www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

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

1/14/15

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DE SOTO)

WHEREAS, on November 9, 2000, Bonnie S Marchbanks executed a promissory note payable to the order of Shasta Financial Services; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated November 9, 2000, executed by Bonnie S Marchbanks and being recorded in Book 1272, at Page 0653 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to AJS Corporation, Trustee and to Shasta Financial Services, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to SRP 2012-4, LLC by an Assignment filed of record on May 30, 2014 and recorded in Book 3822, at Page 162 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, SRP 2012-4, LLC, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of AJS Corporation, the same having been recorded in Book 3891, at Page 633 of the records of the Chancery Clerk of De Soto County, Mississippi; and

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

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on January 14, 2015, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

SITUATED IN DESOTO COUNTY, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS,
TO-WIT: LOT 143, SOUTHERN PINES, SITUATED IN SECTION 31, TOWNSHIP 1
SOUTH, RANGE 7 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, AS
PER PLAT THEREOF RECORDED IN PLAT BOOK 21, PAGES 43-46, IN THE OFFICE OF
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.
BEING THE SAME PROPERTY CONVEYED TO BONNIE S MARCHBANKS BY
WARRANTY DEED FROM ANNIE T MARCHBANKS, DATED SEPTEMBER 22, 1997
AND RECORDED SEPTEMBER 26, 1997 IN BOOK 322, PAGE 462.

Indexing Instructions: Lot 143, Southern Pines, DeSoto County, Mississippi
More commonly known as: 790 WHITE PINE DR, SOUTHAVEN, MS 38671

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

14-04443

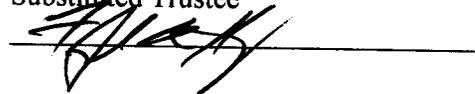
1-14-15

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

This 17 day of December, 2014.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates: December 23, 2014; December 30, 2014; January 6, 2015 and January 13, 2015