

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

12/11/13 10:06:49  
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 October 26, 2005, executed by SHAWN MOORE A/K/A SHAWN E. MOORE AND KERRI L. MOORE, conveying certain real property therein described to OBRIEN LAW FIRM LLC, as Trustee, for Mortgage Electronic Registration Systems, Inc. as a nominee for Accredited Home Lenders, Inc. A California Corporation, 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 November 7, 2005, in Deed Book 2347, Page 41; and

WHEREAS, on August 6, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust Company, As Indenture Trustee, On Behalf Of The Holders Of The Accredited Mortgage Loan Trust 2005-4 Asset Backed Notes by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3479, Page 574; and

WHEREAS, on February 19, 2013, 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 3587, Page 614; 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 16, 2014** 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 59, SECTION B, MORROW CREST NORTH, AS SITUATED IN SECTION 2 AND 35, TOWNSHIP 3 AND 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGES 6-8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

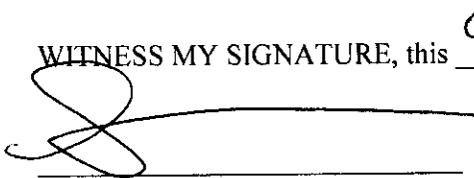
PROPERTY ADDRESS: The street address of the property is believed to be **1405 FLINT LOCK DRIVE, HERNANDO, MS 38632**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service (MS) at 1555 Poydras Street, Suite 220, Mail Stop 65, New Orleans, LA 70112-3747 .

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 9 day of December, 2013.



Rubin Lublin, LLC, Substitute Trustee  
3740 Davinci Court, Suite 150  
Peachtree Corners, GA 30092  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 12/19/2013, 12/26/2013, 01/02/2014, 01/09/2014

1-16-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

12/11/13 10:06:49  
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 October 26, 2005, executed by SHAWN MOORE A/K/A SHAWN E. MOORE AND KERRI L. MOORE, conveying certain real property therein described to OBRIEN LAW FIRM LLC, as Trustee, for Mortgage Electronic Registration Systems, Inc. as a nominee for Accredited Home Lenders, Inc. A California Corporation, 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 November 7, 2005, in Deed Book 2347, Page 41; and

WHEREAS, on August 6, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust Company, As Indenture Trustee, On Behalf Of The Holders Of The Accredited Mortgage Loan Trust 2005-4 Asset Backed Notes by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3479, Page 574; and

WHEREAS, on February 19, 2013, 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 3587, Page 614; 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 16, 2014** 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 59, SECTION B, MORROW CREST NORTH, AS SITUATED IN SECTION 2 AND 35, TOWNSHIP 3 AND 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGES 6-8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

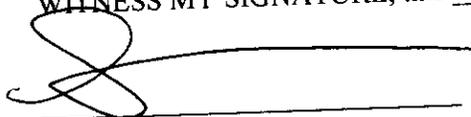
PROPERTY ADDRESS: The street address of the property is believed to be **1405 FLINT LOCK DRIVE, HERNANDO, MS 38632**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service (MS) at 1555 Poydras Street, Suite 220, Mail Stop 65, New Orleans, LA 70112-3747 .

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 9 day of December, 2013.



Rubin Lublin, LLC, Substitute Trustee  
3740 Davinci Court, Suite 150  
Peachtree Corners, GA 30092  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

### STATE OF MISSISSIPPI COUNTY OF DE SOTO

**WHEREAS**, on August 17, 2007, Lakeisha Smith executed and delivered a certain Deed of Trust unto Lem Adams III., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc, as nominee for Suntrust Mortgage, Inc., its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2780, Page 664, and

**WHEREAS**, said Deed of Trust was subsequently assigned unto PennyMac Corp., by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3634, Page 712; and

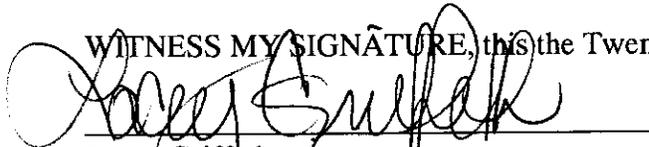
**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3726, Page 712; and

**WHEREAS**, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on January 16, 2014, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 176, Section B, Southbranch Subdivision, Section 25, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Twentieth day of November, 2013



Lacey Griffith  
Priority Trustee Services of Mississippi, LLC.

1587 Northeast Expressway

Atlanta, Georgia 30329

770-234-9181

File No.: 1245813

PUBLISH: 12/26/2013,01/02/2014,01/09/2014

1-16-14

12/20/13 10:46:27  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of September, 2000 and acknowledged on the 25th day of September, 2000, Laura Kelli Wooten, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, 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 Deed of Trust Record Book 1251 at Page 0353; and

WHEREAS, on 17th day of January, 2001, First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1288 at Page 37; and

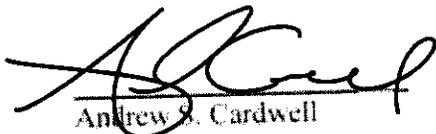
WHEREAS, on the 28th day of October, 2013 the Holder of said Deed of Trust substituted and appointed Andrew S. Cardwell by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3734 at Page 794; and

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 16th day of January, 2014, 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 91, 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 4th day of December, 2013.



Andrew S. Cardwell  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ni/F13-1483

PUBLISH: 12.26.13/1.2.14/1.9.14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 3rd day of May, 2010 and acknowledged on the 3rd day of May, 2010, Latonya M. Weeks, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank 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 3162 at Page 694; and

WHEREAS, on 8th day of September, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 203; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3355 at Page 794; 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 16th day of January, 2014, 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 166, Section C, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27-28 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 2nd day of December, 2013.



Sean A. Southern  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ni/F11-1774

PUBLISH: 12.26.13/1.2.14/1.9.14

12/23/13 9:43:52  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on July 26, 2007, Melvin Odell Vaught, Jr., and Takeisha S. Baggett, executed a certain deed of trust to Elite Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for American Brokers Conduit which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,762 at Page 595; and

WHEREAS, said Deed of Trust was subsequently assigned to J.P. Morgan Mortgage Acquisition Corp. by instrument dated September 27, 2013 and recorded in Book 3,733 at Page 214 of the aforesaid Chancery Clerk's office; and

WHEREAS, J.P. Morgan Mortgage Acquisition Corp. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 14, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,752 at Page 131; and

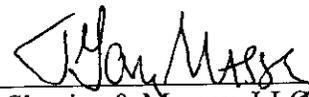
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, J.P. Morgan Mortgage Acquisition Corp., the legal holder of said indebtedness, having 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 16, 2014 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 46, Section "A", Phase II, Allendale P.U.D., located in Sections 20 and 29, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 17-19, 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 18th day of December, 2013.

  
\_\_\_\_\_  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

7981 Gardendale Drive  
Olive Branch, MS 38654  
13-008020BE

12/26/13 10:29:52  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 26th day of January, 2004, and acknowledged on the 26th day of January, 2004, Derek W. Downing and Wife Kelly E. Downing tenants with right of survivorship, executed and delivered a certain Deed of Trust unto Anthony H. Barone, Trustee for Centex Home Equity Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, Book 1919 at Page 0332; and

WHEREAS, on the 31st day of October, 2013, the Holder of said Deed of Trust substituted and appointed Andrew S. Cardwell by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,738 at Page 82; 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 16th day of January, 2014, 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:

The land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 33, Section B, Windsor Creek subdivision, located in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of recorded in Plat Book 42, Page 45, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

Being that parcel of land conveyed to Derek W. Downing and wife, Kelly E. Downing, tenants by the entirety with right of survivorship from Griffin-Parker Builders, Inc., a Mississippi corporation by that Deed dated 07/21/1994 and recorded 07/22/1994 in Deed Book 273, at Page 594 of the DeSoto County, MS Public Registry.

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

WITNESS MY SIGNATURE, this 16th day of December, 2013.



Andrew S. Cardwell  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

jsd/F13-1537

PUBLISH: 12.26.13/1.2.14/1.9.14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of April, 2003, and acknowledged on the 25th day of April, 2003, James C. Dressler aka James Dressler and Theresa H. Dressler, tenant by the entirety, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Home 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 1722 at Page 328; and

WHEREAS, on the 3rd day of December, 2013, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3752 at Page 146; 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 16th day of January, 2014, 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:

Land situated in Desoto County, Mississippi to wit:

Lot 340, Section B, Southaven Subdivision, located in Section 23, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as shown on plat thereof recorded in Plat Book 2, Page 14-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grantors herein by Warranty Deed of record at Book 368, Page 406, dated February 29, 2000, filed for record March 2, 2000 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 23rd day of December, 2013.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

Substitute Trustee's Notice of Sale

12/26/13 10:30:20  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 31st day of August, 2007, and acknowledged on the 31st day of August, 2007, Michael Dogan, a married man, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, 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 2785 at Page 223; and

WHEREAS, on the 30th day of November, 2011, 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 3376 at Page 274; and

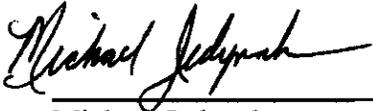
WHEREAS, on the 1st day of November, 2013, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3739 at Page 673; and

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 16th day of January, 2014, 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 625, Section K, Parcels 6 & 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 100, Page 1, 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 December, 2013.



Michael Jedynak  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

db/F13-1616

PUBLISH: 12.26.13/1.2.14/1.9.14

Substitute Trustee's Notice of Sale

12/26/13 10:30:34  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 24th day of July, 2006, and acknowledged on the 24th day of July, 2006, Jay Williams and Sharon Williams, executed and delivered a certain Deed of Trust unto Stroud and Harper PC, Trustee for New Century 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 2530 at Page 244; and

WHEREAS, on the 14th day of June, 2012, New Century Mortgage Corporation, assigned said Deed of Trust unto Deutsche Bank National Trust Company As Trustee For The Certificateholders Of The Morgan Stanley Abs Capital I Inc. Trust 2006-NC5, Mortgage Pass-through Certificates, Series 2006-NC5, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3465 at Page 708; and

WHEREAS, on the 27th day of November, 2013, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3751 at Page 180; 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 16th day of January, 2014, 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 231, Section F-1, Wellington Square Subdivision, as situated in Sections 27 and 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 20, 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 17th day of December, 2013.



Michael Jedynak  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

jeh/F12-1276

PUBLISH: 12-26-13 / 1-2-14 / 1-9-14

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 17th day of June, 2010, and acknowledged on the 17th day of June, 2010, Chad W. Whitley, a single man and Jamey V. Wright, 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 3180 at Page 144; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3605 at Page 411; and

WHEREAS, on the 26th day of November, 2013, the Holder of said Deed of Trust substituted and appointed Michael Jedynek by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3751 at Page 74; 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 16th day of January, 2014, 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, Carriage Hills Estates, Amended, situated in Section 23, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 28, Page 38-39 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 17th day of December, 2013.



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Michael Jedynek  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

jeh/F13-1756

PUBLISH: 12-26-13 / 1-2-14 / 1-9-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of September, 2000 and acknowledged on the 25th day of September, 2000, Laura Kelli Wooten, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, 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 Deed of Trust Record Book 1251 at Page 0353; and

WHEREAS, on 17th day of January, 2001, First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1288 at Page 37; and

WHEREAS, on the 28th day of October, 2013 the Holder of said Deed of Trust substituted and appointed Andrew S. Cardwell by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3734 at Page 794; 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 16th day of January, 2014, 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 91, 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 4th day of December, 2013.



Andrew S. Cardwell  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ni/F13-1483

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