

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 1, 2006, New Beginning Baptist Church executed a Deed of Trust to Carl L. Gorday, Trustee, for the use and benefit of AmSouth Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in book 2,627 at page 527, recorded on December 19, 2006; and

WHEREAS, on September 26, 2007, Regions Bank, successor by merger to AmSouth Bank, assigned the said Deed of Trust to States Resources Corp., which assignment is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in book 2,821 at page 645, recorded on November 21, 2007; and

WHEREAS, said Deed of Trust was modified in book 2,9936 at page 455 (recorded August 15, 2008), in book 3,010 at page 19 (recorded March 26, 2009), and in book 3,296 at page 25 (recorded April 26, 2011); and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby substituted M. Reed Martz as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T book 3,337 at page 17 and DK P book 148 at page 470, recorded on December 12, 2011; 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, M. Reed Martz, Substituted 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, Mississippi, on the 20<sup>th</sup> day of January, 2012, 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:

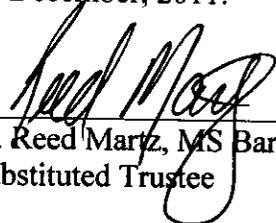
Part of the Southwest one quarter of Section 34, Township 1, Range 8, Desoto County Mississippi in the vicinity of Horn Lake, more particularly described as beginning at a point in the South right-of-way of Valleybrook Drive (66 foot right-of-way) said point also being on the west boundary line of Cow Pin Creek; thence with said Creek, South 31° 00 minutes 00 seconds east 176.09 feet; thence leaving said creek and continuing with the park property north 58° 41 minutes 30 seconds east 161.84 feet to a point in the West right-of-way of Richwood Drive (50 foot right-of-way); thence with said right-of-way, North 31° 18 minutes 50 seconds West 10.00 feet to a point of curvature; thence continuing with said right-of-way along a curve to the right having a radius of 628.11 feet, a distance of 113.21 feet to a point of compound curvature; thence continuing with said right-of-way along a curve to the left having a radius of 20 feet, a distance of 29.63 feet to a point of tangency in the South right-of-way of Valleybrook Drive; thence continuing with said Valleybrook Drive right-of-way, South 74° 00 minutes 00 seconds West 28.39 feet to a point of curvature; thence continuing with said right-

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of-way along a distance of the left having a radius of 730.94 feet, a distance of 131.39 feet to the point a beginning. This parcel as described contained 0.616 acres.

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

WITNESS my signature, on this the 19<sup>th</sup> day of December, 2011.

  
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M. Reed Mariz, MS Bar 101443  
Substituted Trustee

Prepared by:  
Freeland Shull, PLLC  
PO Box 2249  
Oxford, MS 38655

Publish: 12/27, 1/3, 1/10, 1/17/12

**SPECIAL COMMISSIONER'S NOTICE OF SALE**

WHEREAS, on June 18, 2003, DAVID FLAGG AND WIFE, SUMI FLAGG executed a certain Deed of Trust to JAMES E. WOODS, TRUSTEE for the benefit of HERITAGE BANK, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1786, Page 234, as modified by a Modification and Extensions in Book 2550, Page 577, Book 2573, Page 245 and Book 3058, Page 172;

WHEREAS, said Deed of Trust is second and subordinate to the Deed of Trust in favor of Mortgage Electronic Registration Systems, Inc as nominee for Pulaski Mortgage Company n/k/a IBERIAbank Mortgage Co, dated July 24, 2007 recorded in Book 2764, Page 111 per a Subordination Agreement dated November 7, 2011 recorded in Book 3370, Page 229, in the Office of the Chancery Clerk of DeSoto County, Mississippi;

WHEREAS, Eric L. Sappenfield was appointed Special Commissioner pursuant to the Order for Judicial Foreclosure dated November 28, 2011 in Cause #10-07-1540, in the Chancery Court of DeSoto County, Mississippi; 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, HERITAGE BANK, the legal holder of said indebtedness, having requested the undersigned Special Commissioner to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and pursuant to the Order for Judicial Foreclosure dated November 28, 2011 in Cause #10-07-1540, in the Chancery Court of DeSoto County, Mississippi and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale;

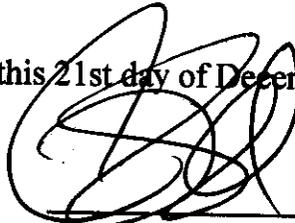
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NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SPECIAL COMMISSIONER, under the provisions of and by virtue of the authority conferred upon me as Special Commissioner pursuant to the Order for Judicial Foreclosure dated November 28, 2011 in Cause #10-07-1540, in the Chancery Court of DeSoto County, Mississippi and pursuant to the terms of said Deed of Trust, will on the 20th day of January, 2012, sell during the legal hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., at East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 2, Virginia's Pointe Subdivision situated in Section 10, Township 2 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 28, Page 48, Chancery Clerk's Office, DeSoto County, Mississippi.

The undersigned Special Commissioner will convey only such title as is vested in him by virtue of the above described Deed of Trust and pursuant to the Order of the Chancery Court of DeSoto County, Mississippi.

WITNESS MY SIGNATURE this 21st day of December, 2011.



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Eric L. Sappenfield (MS Bar No. 6468)  
Special Commissioner  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
December 29, 2011  
January 05, 2012  
January 12, 2012  
January 19, 2012

**NOTICE OF TRUSTEE'S SALE OF LAND**

Under and by virtue of the authority vested in me as Trustee in that certain Deed of Trust dated May 14, 2010 executed by Sue R. Brown unto William F. Schneller as Trustee, to secure an indebtedness therein described to Bank of Holly Springs, said Deed of Trust being of record in Land Deed of Trust Book 3170 page 508 of the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Trustee aforesaid, will, within lawful hours, at the front door of the Desoto County Courthouse in the City of Hernando, Mississippi, on

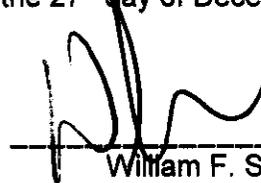
**FRIDAY, JANUARY 20, 2012**

offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 148 Section "B" Ross Pointe Pvd, located in Section 2, Township 2 South, Range 8 West, Desoto County, Mississippi as recorded in Plat Book 54 pages 8-9 in the office of the Chancery Clerk of Desoto County, Mississippi.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale. I will sell and convey only such title as is vested in me as Trustee.

WITNESS MY SIGNATURE on this the 27<sup>th</sup> day of December, 2011.



William F. Schneller, Trustee

Publishing Dates: December 29, 2011, January 5, 12, 19, 2012

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