

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 20th day of September, 2005, and acknowledged on the 20th day of September, 2005, James C. Garner AKA James Garner, a single man, executed and delivered a certain Deed of Trust unto First National Financial Title, 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 2313 at Page 82; and

WHEREAS, on the 26th day of September, 2005, New Century Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-NC1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2890 at Page 66; and

WHEREAS, on the 25th day of April, 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 2892 at Page 43; 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 24th day of January, 2012, 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 57, Section B, Smokey Hollow Farms, situated in Section 33, Township 3 South, Range 5 West, as shown by plat of record in Plat Book 9 at Page 13-15, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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

WITNESS MY SIGNATURE, this 22nd day of November, 2011.



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

1-24-12

COC/F08-0580

PUBLISH: 1.3.12/1.10.12/1.17.12

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 9th day of June, 2009, and acknowledged on the 9th day of June, 2009, Timothy R. Davis aka Timothy Robert Davis and his wife, Nicolette J. Davis aka Nicolette Jean Davis, executed and delivered a certain Deed of Trust unto Reid Stanford, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, 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 3047 at Page 248; and

WHEREAS, on the 5th day of July, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, 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 3319 at Page 194; and

WHEREAS, on the 13th day of October, 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 3355 at Page 789; 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 24th day of January, 2012, 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 21, Pleasant Ridge Estates Subdivision, located in Section 23, Township 1 South, Range 7 West, as per plat thereof of record in Plat Book 94, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

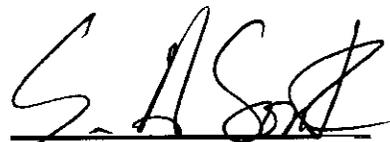
Being the same property conveyed to Trinity Homes, LLC by virtue of Warranty Deed from Terry Fortwengler, Larry McNabb and Dale Bradshaw, established May 9, 2007, and recorded in Book 557, Page 791, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Terry Fortwengler, ET AL, by virtue of Warranty Deed from Grove Partners, LLC, established May 9, 2007 and recorded in Book 558, Page 24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grove Partners by virtue of Warranty Deed from Realtract Inc., established April 22, 2004 and recorded in Book 470, Page 239, 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 12th day of December, 2011.



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

1-24-12

DMM/F11-1779

PUBLISH: 1.3.12/1.10.12/1.17.12

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29th day of December, 2006, and acknowledged on the 29th day of December, 2006, Aaron L. Jones and Angela D. Jones, husband and wife, executed and delivered a certain Deed of Trust unto Carlton W. Orange, Esq., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital 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 in Book 2638 at Page 446; and

WHEREAS, on the 22nd day of December, 2010, Mortgage Electronic Registration Systems, Inc., as nominee for FMF Capital LLC, assigned said Deed of Trust unto U.S. Bank National Association as Trustee for RASC 2007KS3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 24; and

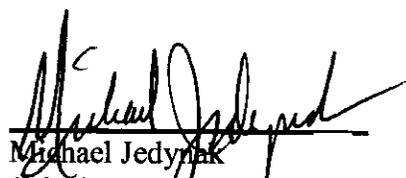
WHEREAS, on the 22nd day of December, 2010, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 25; and

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 24th day of January, 2012, 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 134, Forest Hill Community, Planned Development, Phase 2, located in Section 7 & 8, Township 2 South, Range 5 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 7-11, in the records of the Chancery Clerk's Office, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 20th day of December, 2011.


Michael Jedynak
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

DMM/F10-2954

PUBLISH: 1.3.12/1.10.12/1.17.12

1-24-2012

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 25th day of June, 2004, Michael J. Russell and Debra A. Mouton, as joint tenants with full rights of survivorship and not as tenants in common, executed and delivered a certain Deed of Trust unto Adams & Edens, 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 2019 at Page 280 Instrument #04080136; and

WHEREAS, on the 18th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of America, N. A., as 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 3371 at Page 489; and

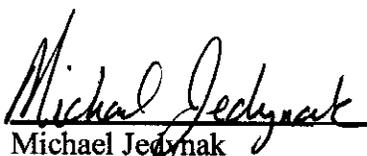
WHEREAS, on the 8th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3377 at Page 644; and

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 24th day of January, 2012, 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 149, Section B, Ivy Trails Subdivision, situated in Section 30, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 77, Page 2 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 27th day of December, 2011.



Michael Jedynak
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

1-24-12

COC/F11-1312

PUBLISH: 1.3.12/1.10.12/1.17.12

Substitute Trustee's Notice of Sale

1/03/12 9:25:45
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 30th day of April, 1997, and acknowledged on the 30th day of April, 1997, Tamara G. McKnight, executed and delivered a certain Deed of Trust unto Robert P. O'Hara and/or E. Stephen White, Trustee for First National 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 904 at Page 471; and

WHEREAS, on the 13th day of May, 1997, 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 922 at Page 810; and

WHEREAS, on the 13th day of December, 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 3378 at Page 784; 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 24th day of January, 2012, 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 171, Section D, Kingston West, situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Page 34, 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 December, 2011.



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

1-24-12

COC/F11-2149

PUBLISH: 1.3.12/1.10.12/1.17.12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 23rd day of July, 2003, Tammie T. Allen, executed a Deed of Trust to Ashley Roach, 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 1782 at Page 0095 and re-recorded in Book 1790 at Page 0001 thereof; and

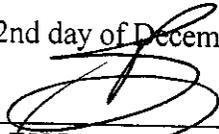
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3365 at Page 71, thereof; and

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 24th 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:

Lot 145, Section C, The Highlands at North Creek, in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of recorded in Plat Book 71, Page 5, 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 22nd day of December, 2011.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-03469

1-24-11

PUBLISH: 01/03/2012, 01/10/2012, 01/17/2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 24, 2007, Emily A. Ocasio, husband and wife, and Luis R. Ocasio, husband and wife, executed a certain deed of trust to Recontrust Company, NA, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2794 at Page 577; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated November 15, 2011 and recorded in Book 3370 at Page 698 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated December 12, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3378 at Page 760; and

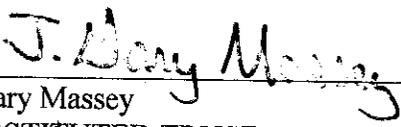
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 24, 2012 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 63, Section B, Creekside Subdivision, located in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 80, Page 32, 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 28th day of December, 2011.



J. Gary Massey
SUBSTITUTED TRUSTEE

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

2454 Della St
Hernando, MS 38632
11-003817GW

Publication Dates:
January 3, 10, 17, 2012

1-24-11

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 31, 2006, Timothy B. Benson and Kimberly J. Benson, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, 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 2497 at Page 307 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2608 at Page 295 and re-recorded in Book 2623 at Page 476 thereof; and

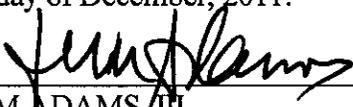
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2978 at Page 354, thereof; and

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, Lem Adams, III, 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 24th 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:

Lot 1796, Section I, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 11, Page 23-24 in the Chancery Clerk's Office 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 28th day of December, 2011.



LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #21159

1-24-12

PUBLISH: January 3, January 10 and January 17, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 6th day of July, 2005, Gary S. Wolverton AKA Gary Steven Wolverton and Becky Dawn Wolverton AKA Becky D. Wolverton AKA Becky Wolverton, executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Ameriquest Mortgage Company, 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 2261 at Page 588 thereof; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R8, under the Pooling and Servicing Agreement dated September 1, 2005, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2994 at Page 728 thereof; and

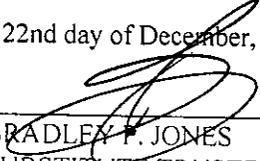
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3266 at Page 715, thereof; and

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 24th 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:

Farm No. 37 of Smokey Hollow Farms Subdivision, Section B, containing 3.257 acres in Section 33, Township 3 South, Range 5 West, Desoto County, Mississippi, a plat of said Smokey Hollow Farms Subdivision, Plat Book 8, Pages 37, 38, 39 and Plat Book 9, Page 13, 14 and 15, in the Register's Office for Desoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

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 22nd day of December, 2011.


BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-03789

1-24-12

PUBLISH: 01/03/2012, 01/10/2012, 01/17/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of April, 2005, Kenneth L. Harden and Jolene M. Harden, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage a division of National City Bank of Indiana, 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 2208 at Page 455 thereof; and

WHEREAS, the property described in said Deed of Trust was conveyed to Kenneth L. Harden by Quitclaim Deed instrument on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 585 at Page 523 thereof; and

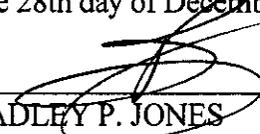
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3363 at Page 191, thereof; and

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 24th 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:

Lot 13, Holly Grove Subdivision, in Section 30, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 75, Page 14-15, 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 28th day of December, 2011.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-03543

1-24-12

PUBLISH: 01/03/2012, 01/10/2012, 01/17/2012

A&E #11-03543

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 17th day of December, 2010, Paul R. Bombaro and Gwen E. Bombaro, executed a Deed of Trust to Adams and Edens, Trustee for the use and benefit of PNC Mortgage, a division of PNC Bank, National Association, 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 3259 at Page 704 thereof; and

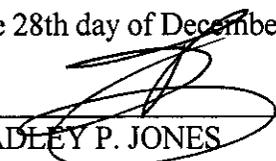
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3363 at Page 164, thereof; and

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 24th 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:

All that certain parcel of land situated in the County of DeSoto, State of Mississippi, being known and designated as Lot 22, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, Pages 19-27, 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 28th day of December, 2011.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-03468

1-24-12

PUBLISH: 01/03/2012, 01/10/2012, 01/17/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 30, 2006, Jonathan W. Friar and Christy D. Friar, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, 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 2619 at Page 740 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2653 at Page 208 thereof; and

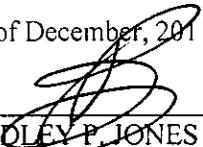
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3265 at Page 172, thereof; and

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 24th 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:

Lot 676, Section F, Tipton Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 19, 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 22nd day of December, 2011.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #29288

1-24-12

PUBLISH: January 3, January 10 and January 17, 2012