

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on June 28, 2002, Boykin McNeal and Saralyn McNeal executed a promissory note payable to the order of First Franklin Financial Corporation; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated June 28, 2002, executed by Boykin McNeal and Saralyn McNeal, and being recorded in Book 1527 at Page 0427 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Davis Law Firm PC, Trustee and to First Franklin Financial Corporation, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to National City Bank by an Assignment filed of record on May 22, 2008 and recorded in Book 2,901 at Page 719 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to FV-1, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, by an Assignment filed of record on October 17, 2011 and recorded in Book 3,354 at Page 56 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, FV-1, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Davis Law Firm PC, the same having been recorded in Book 3,354 at Page 59 of the records of the Chancery Clerk of Desoto 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 the 25th day of January, 2012, 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 of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

Lot 46, Phase 1, Alexander's Ridge Subdivision, in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 70, Page 15 in the Office of the Chancery Clerk of DeSoto County, Mississippi

Indexing Instructions: Lot 46, Phase I, Alexander's Ridge Subdivision, Desoto County, Mississippi

More commonly known as: 7704 Alexander's Ridge Cove, Olive Branch, Mississippi 38654

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.

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

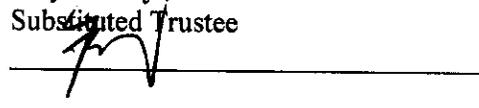
1-25-12

Deed of Trust.

This 27th day of December, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
January 3, 2012; January 10, 2012; January 17, 2012; and January 24, 2012

12/29/11 10:01:10
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 6, 2005, PETER VARDAMAN AND JANIE VARDAMAN executed a Deed of Trust to RECONTRUST COMPANY, N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC, which Deed of Trust was filed on September 9, 2005 and recorded in Book 2303 at Page 408 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the current Beneficiary of said Deed of Trust, substituted EMILY KAYE COURTEAU as Trustee therein in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2772 at Page 769 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-11, the current Beneficiary of said Deed of Trust, re-appointed RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3376 at Page 539 in the Office of the Chancery Clerk 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, and the legal holder of said indebtedness, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-11, having requested the undersigned 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, Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Trustee, will on January 25, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Desoto County, Mississippi, the following-described property:

1-25-12

LOT 148, PHASE III, SECTION H, THE LAKES OF DELTA BLUFFS, P.U.D.,
SITUATED IN SECTIONS 26 & 27, TOWNSHIP 1 SOUTH, RANGE 9 WEST,
DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT
BOOK 82, PAGES 17-18, IN THE OFFICE OF THE CHANCERY CLERK OF
DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Trustee.

WITNESS my signature on this 15th day of December, 2011.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 12-15-2011
Title: Assistant Vice President Mahtab Memar

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0137745
PARCEL No. 10982704000148.00

DHGW 67053G-1MSP

PUBLISH ON THESE DATES:

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