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ATTORNEYS AT LAW  
PO BOX 417  
HOLLY SPRINGS, MS 38635

1/04/13 11:02:27  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**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 July 14, 2011 executed by Joe Hernandez and Tony Ammons 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 Book 3322 page 179 of the land records of the Clerk of the Chancery Court of Desoto County, Mississippi;

Deed of Trust dated November 10, 2011 executed by Joe Hernandez and Tony Ammons 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 Book 3366 page 145 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, FEBRUARY 8, 2013**

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:

Lots 4 and 5 Desoto Heights Subdivision in Section 10, Township 2 South, Range 6 West Desoto County, Mississippi as per plat thereof recorded in Plat Book 1 page 33 in the office of the Chancery Clerk of Desoto County, Mississippi.

Subject to rights of way and easements of record of public roads and public utilities, subdivision and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive

2-8-13

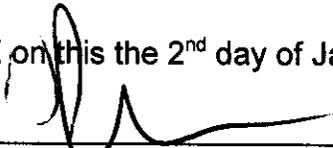
covenants of record including but not limited to Deed Book 415 page 97, Deed Book 414 page 724 and Deed Book 499 page 164 in the office of the Chancery Clerk of Desoto County, Mississippi.

Source Deed: This is the same land and property as conveyed to Tony W Ammons and Joe Hernandez as tenants in common by Quitclaim Deed dated April 28, 2011 and executed by Nadine S. Cummings a/k/a Nadain s. Brown in Land Deed Book No.656 page 371 in the office of the Chancery Clerk of Desoto County, Mississippi.

Property Address: 4124 Hwy 305 Olive Branch, Mississippi 38654

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 2<sup>nd</sup> day of January, 2013.

  
\_\_\_\_\_  
William F. Schneller, Trustee

Publishing Dates: January 15, 22, 29, February 5, 2013

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

Under and by virtue of the authority vested in me as Substitute Trustee in that certain Deed of Trust dated January 18, 2008 executed by Lachell Boyd unto H. McCall Wilson, Jr. as Trustee, to secure an indebtedness therein described to Bank of Fayette County, said Deed of Trust being of record in Land Deed of Trust Book 2847 page 419; the undersigned was appointed as Substitute Trustee by instrument dated December 20, 2011 recorded in Land Deed of Trust Book 3381 page 660 all in 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 Substitute Trustee aforesaid, will, within lawful hours, at the door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

**FRIDAY, FEBRUARY 8, 2013**

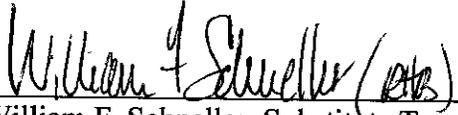
offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 142 Sixth Addition, Cherokee Ridge part of Cherokee Valley PUD, situated in Section 31, Township 1 South, Range 6 West Desoto County, Mississippi as per plat recorded in Plat Book 95 page 13 Chancery Clerk's office 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 Substitute Trustee.

WITNESS MY SIGNATURE on this the 9<sup>th</sup> day of January, 2013.

  
\_\_\_\_\_  
William F. Schneller, Substitute Trustee

Publishing Dates: January 15, 22, 29, February 5, 2013

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