

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 21, 1998, Leslie B. Wright, Jr. and Tamara L. Wright, husband and wife, executed a certain deed of trust to William A. Baskin, Trustee for the benefit of Southwide Mortgage Company Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1001 at Page 128; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York as Trustee, for the Certificateholders of the Reperforming Loan Remic Trust Certificates, Series 2003-R3 by instrument dated September 22, 2005 and recorded in Book 2,322 at Page 701 and by Corrective Assignment dated December 23, 2013 to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWMBS, INC., Reperforming Loan REMIC Trust Certificates, Series 2003-R3, recorded in Book 3765 at Page 759 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWMBS, INC., Reperforming Loan Certificates, Series 2003-R3, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 31, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3742 at Page 194 and rerecorded in Book 3765 at Page 763; and

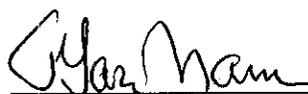
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWMBS, INC., Reperforming Loan REMIC Trust Certificates, Series 2003-R3, 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 March 13, 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 109, Section A, Southaven Subdivision, in Section 14, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 4-5, 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 7th day of February, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

1421 Vicksburg Dr., Southaven, MS 38671
13-007013GW

Publication Dates:
February 13, 20, 27, March 6, 2014

3-13-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2/06/14 9:07:07
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 August 19, 2011, executed by MICHELE D TAYLOR, conveying certain real property therein described to LIBERTY TITLE, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UNITED SECURITY FINANCIAL, 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 September 7, 2011, in Deed Book 3, 339, Page 468; and WHEREAS, on December 4, 2013 the beneficial interest of said Deed of Trust was transferred and assigned to UNITED SECURITY FINANCIAL by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3, 750, Page 330; and WHEREAS, on January 8, 2014, 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 3, 763, Page 516; 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 **March 13, 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:

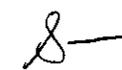
THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, AND IS DESCRIBED AS FOLLOWS: LOT 639, SECTION F, TIPTON-POLLARD, PUD, SITUATED IN SECTION 1, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 96, PAGE 19, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

PROPERTY ADDRESS: The street address of the property is believed to be **5659 LEXY LN, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

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 31st day of January, 2014.



Rubin Lublin, LLC, Substitute Trustee
1675 Lakeland Drive, Suite 403
Jackson, MS 39216
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 02/13/2014, 02/20/2014, 02/27/2014, 03/06/2014

3-13-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 31, 2005, David R. Frazier, an unmarried man, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,297 at Page 699; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 8, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3768 at Page 161; 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, Regions Bank d/b/a Regions Mortgage, 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 March 13, 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:

Lots 177 and 178, Section "A", Lake O' The Hills Subdivision, located in Sections 19 and 20, Township 3 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 2, Pages 29-33, 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 7th day of February, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

10863 Loch Venarcher
Hernando, MS 38632
13-007751GW

Publication Dates:
February 13, 20, 27, March 6, 2014

3-13-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 22nd day of December, 2006, and acknowledged on the 22nd day of December, 2006, Keith Chambers, and Christy Chambers, husband and wife, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., 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 2633 at Page 176; and

WHEREAS, on the 1st day of June, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, 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 3454 at Page 520; and

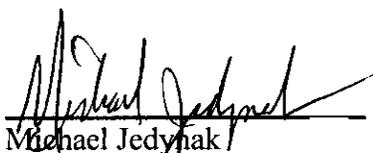
WHEREAS, on the 24th day of January, 2014, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3772 at Page 247; and

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 13th day of March, 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 2865, Section "N", Southaven West Subdivision, located in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi as recorded in Plat Book 5, Pages 8-9 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 13th day of February, 2014.



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

lms/F14-0038

PUBLISH: 2-20-14/ 2-27-14/ 3-6-14

3-13-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of June, 2011, and acknowledged on the 28th day of June, 2011, Robert L. Lucas, a married man, as his sole and separate property and Kristine Lucas, a married woman, executed and delivered a certain Deed of Trust unto Allan B. Polunsky, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for PrimeLending, A PlainsCapital 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 DK T Book 3318 at Page 244; and

WHEREAS, on the 24th day of May, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for PrimeLending, A PlainsCapital Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 133; and

WHEREAS, on the 13th day of January, 2014, 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 3767 at Page 192; 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 13th day of March, 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 28, Section A, The Brambles Subdivision, PUD, situated in Section 10, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 103, Pages 1-4, 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 February, 2014.



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

db/F14-0014

PUBLISH: 2.20.14/2.27.14/3.6.14

3-13-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of September, 2001, and acknowledged on the 28th day of September, 2001, Lyndon T. Treadway, Married, joined herein by Alice Treadway, executed and delivered a certain Deed of Trust unto Ashley Roach, Trustee for National City Mortgage Co dba FNMC, 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 1392 at Page 0371; and

WHEREAS, on the 20th day of June, 2011, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3313 at Page 162; and

WHEREAS, on the 19th day of October, 2001, National City Mortgage Co dba 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 1499 at Page 0171; and

WHEREAS, on the 9th day of January, 2006, 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 Book 2390 at Page 565 and re-recorded DK T Book 3199 at Page 285; 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 13th day of March, 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 83, 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 February, 2014.



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

lms/F02-7043

PUBLISH: 2-20-14/ 2-27-14/ 3-6-14

3-13-14

2/21/14 10:53:36
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 30, 2012, Matthew R. Page and Kathryn A. Page, husband and wife, as joint tenants with full rights of survivorship executed a certain deed of trust to Donald G. Griffin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Community Bank of Mississippi, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,548 at Page 74; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated September 24, 2013 and recorded in Book 3,724 at Page 285 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 23, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,774 at Page 735; 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, JPMorgan Chase Bank, National Association, 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 March 13, 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 87, Section "C", Cross Creek Subdivision, located in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 64, Page 6, 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 17th day of February, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

1211 Cross Creek Dr. E.
Hernando, MS 38632
14-008807AH

Publication Dates:
February 20 and 27, 2014 and March 6, 2014

3-13-14

2/21/14 10:52:56
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 19, 2003, James R. Augustine executed a certain deed of trust to Thomas F. Baker, IV, Trustee for the benefit of First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1666 at Page 83; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 12, 2008 and recorded in Book 2,931 at Page 316 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 4, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,775 at Page 347; and

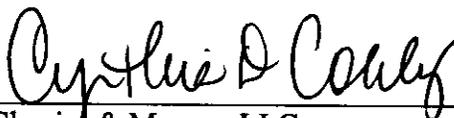
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned 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 March 13, 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 193, Section C, North Creek Subdivision, situated in Section 20, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 60, Page 45, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of February, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

8789 Cat Tail Cove
Southaven, MS 38671
14-008927AH

Publication Dates:
February 20, 27 and March 6, 2014

3-13-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 22, 2005, Michael Ray George and wife, Jeri George executed a certain deed of trust to Jim B. Tohill, Trustee for the benefit of Argent Mortgage Company, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,360 at Page 311; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee of Argent Mortgage Securities, Inc. Asset Backed Pass through Certificates, Series 2005-W4 under the Pooling and Servicing Agreement dated as of November 1, 2005 by instrument dated February 20, 2007 and recorded in Book 2,665 at Page 517 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-W4 being the same as as Deutsche Bank National Trust Company, as Trustee of Argent Mortgage Securities, Inc. Asset Backed Pass through Certificates, Series 2005-W4 under the Pooling and Servicing Agreement heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 5, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,772 at Page 727; 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, Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-W4, 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 March 13, 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 631, Section B, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, 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 February, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

2960 Greenbriar Drive
Horn Lake, MS 38637
13-008001BE

Publication Dates:
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3-13-14