1/17/12 10:51:41
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of April, 2005, and acknowledged on the 13th day of April, 2005, James K. Gaines, an unmarried person, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., 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 2199 at Page 481; and

WHEREAS, on the 30th day of December, 2009, Wells Fargo Bank, N.A., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3121 at Page 516; and

WHEREAS, on the 30th day of December, 2009, 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 DK T Book 3121 at Page 517; 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 20th day of March, 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 36, Section A, Phase I, Ranch Meadows P.U.D. Subdivision, in Section 25, Township 1 South, Range 9 West, as shown by plat of record in Plat Book 55, Page 21, 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 11th day of January, 2012.

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

3-20-12

COC/F08-3626

PUBLISH: 2.28.12/3.6.12/3.13.12

The net area of the above described property is 217.76 acres, more or less.

Indexing Instructions: Approximately 217.76 acres, more or less, located in the NE, SE and NW Quarters of Section 32, Township 2 South, Range 9 West, Desoto County, Mississippi, as described in Deed of Trust Book 2257, Page 517, in the Chancery Clerk's Office of Desoto County, Mississippi.

More commonly known as: GREEN RIVER ROAD 216 ACRES, WALLS, MISSISSIPPI 38680.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to any easements, liens, restrictions or other matters of record prior to said Deed of Trust (including, but not limited to that Deed of Trust of record in Book 2456, Page 67 in the Chancery Clerk's Office of Marshall County, Mississippi), and any unpaid Desoto County, Mississippi real estate taxes or assessments, school tax, and greenbelt assessments and/or rollback taxes.

Subject to all matters shown on any applicable recorded plat; any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2008, 2009, 2010 and 2011 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including but not limited to that easement of record at Book 150, Page 630, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose (including, but not limited to Oil, Gas and Mineral Rights of record at Book 28, Page 252; Book 44, Page 405 in the Chancery Court of Desoto County, Mississippi); and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: None.

WHEREAS, the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee.

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

This 16th day of February, 2012.

Prepared by:
Wendy Geurin Smith, Esq. (MS 103798)
The Law Office of Wendy Geurin Smith
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
The Law Office of Wendy Geurin Smith:
Substituted Trustee:

Insertion Dates:
February 28, 2012; March 6, 2012; and March 13, 2012

2/17/12 10:11:55
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

****REVISED** NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on April 6, 2005, Troy Lee Catt, Jr., executed a Promissory Note payable to the order of Regions Bank; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated April 6, 2005 executed by Troy Lee Catt, Jr. for the benefit of the owner and holder of a certain indebtedness, Regions Bank; and

WHEREAS, the Deed of Trust dated April 6, 2005 was recorded in Book 2,257, Page 517 on July 13, 2005 in the Desoto County Chancery Clerk's Office; and

WHEREAS, on or about June 2, 2008, said Promissory Note was renewed by Jerri Catt, Neil Burkhart and Highland Development, LLC, pursuant to a Modification and Extension Agreement; and

WHEREAS, the aforesaid Modification and Extension Agreement was executed for the benefit of the owner and holder of a certain indebtedness, Regions Bank, and was recorded in Book 2,907, Page 326 on June 3, 2008 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Regions Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as trustee in the place and stead of Charles N. Parrot, Adams and Reese, LLP, the same having been recorded at Book 3,314, Page 414 on June 23, 2011 in Desoto County Chancery Clerk's Office; and

WHEREAS, default having occurred under the terms and conditions of said Promissory Note and Deed of Trust and the holder, Regions Bank, having declared the entire balance due and payable; and

WHEREAS, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **MARCH 20, 2012 ON TUESDAY**, between the hours of 11:00 am and 4:00 pm, offer for sale and will sell at public outcry to the highest bidder for cash at the east front door entrance of the Desoto County Courthouse located at 2535 Hwy 51 South of the Desoto County Courthouse at Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Beginning at the NW quarter section & NE 1/4 & the SW 1/4 of Section 32, Township 2 South, Range 9 West, DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

Commencing at the southwest corner of said Section 32, said point being on the centerline of Green River Road; thence run North 00°04'48" East a distance of 53.00 feet to a point on the north right-of-way line of Green River Road; thence run South 89°55'12" East a distance of 330.16 feet along said north right-of-way line to the southwest corner of Blue

Lake Springs, Phase 1, as recorded in Plat Book 47 on Page 25 Of the Chancery Records of said DeSoto County and the Point of Beginning; thence run North 00°20'57" East a distance of 387.84 feet along the west line of said subdivision to a point; thence run North 25°59'11" East a distance of 624.34 feet along said subdivision west line to the northwest corner of said subdivision; thence run South 64°01'23" East a distance of 175.69 feet along the north line of said subdivision to a

3-20-12

point on the west line of Blue Lake Springs, Phase 2 as recorded in Plat Book 48 on Page 54 of said chancery records, thence run the following calls along said subdivision west line to a point:

North 24°37'01" West	67.22 feet
North 13°07'10" West	176.69 feet
North 02°56'00" East	187.41 feet
North 25°58'37" East	395.00 feet
North 31°27'07" East	611.00 feet
North 22°22'40" West	200.66 feet
North 63°05'11" East	309.93 feet
North 18°22'50" West	120.26 feet
North 12°58'08" West	189.47 feet
North 77°01'52" East	50.35 feet
South 89°20'42" East	342.24 feet

Thence run North 45°12'44" West a distance of 37.04 feet to a point; thence run North 22°07'47" West a distance of 141.85 feet to a point; thence run North 18°08'57" East a distance of 432.13 feet to a point; thence run South 69°16'28" East a distance of 41.56 feet to a point; thence run North 41°37'02" East a distance of 78.57 feet to a point; thence run North 19°23'08" East a distance of 84.76 feet to a point; thence run North 39°36'32" East a distance of 124.72 feet to a point on the south line of Mississippi Department of Transportation property; thence run the following calls along said Department of Transportation south line to a point on the east line of said Section 32:

South 74°48'16" East	33.33 feet
North 78°54'44" East	426.74 feet
South 88°56'16" East	554.69 feet
South 77°37'16" East	83.64 feet
South 88°56'16" East	328.08 feet
North 79°45'44" East	167.29 feet
South 88°56'16" East	1728.97 feet

Thence run South 00°23'14" East a distance of 3657.16 feet along said east section line to a point on said north right-of-way line of Green River Road; thence run South 89°30'28" West a distance of 1534.99 feet along said north right-of-way line to a point; thence run North 89°30'50" West a distance of 748.87 feet along said north right-of-way line to a point; thence North 89°43'28" West a distance of 1754.39 feet along said north right-of-way line to the south east corner of Waterway Communication Systems property; thence run North 00°20'57" East a distance of 443.70 feet along the east line of said property to the northeast corner of said property; thence run North 89°39'03" West a distance of 466.69 feet along the north line of said property to the northwest corner of said property; thence run South 00°20'57" West a distance of 443.78 feet along the west line of said property to a point on said north right-of-way line of Green River Road; thence run North 89°55'12" West a distance of 460.01 feet along said north right-of-way line to the Point of Beginning and containing 352.28 acres, more or less.

LESS AND EXCEPT:
Blue Lake Springs, Phase 1, as recorded in Plat Book 47 on Page 25 of said Chancery Records, and containing 23.22 acres, more or less.
Blue Lake Springs, Phase 2, as recorded in Plat Book 48 on Page 34 of said Chancery Records, and containing 43.48 acres, more or less.

Blue Lake Springs, Phase 3, Lakeside Village, as recorded in Plat Book 54 on Page 119 of said Chancery Records, and containing 67.82 acres, more or less.

The net area of the above described property is 217.76 acres, more or less.

Indexing Instructions: Approximately 217.76 acres, more or less, located in the NE, SE and NW Quarters of Section 32, Township 2 South, Range 9 West, Desoto County, Mississippi, as described in Deed of Trust Book 2257, Page 517, in the Chancery Clerk's Office of Desoto County, Mississippi.

More commonly known as: GREEN RIVER ROAD 216 ACRES, WALLS, MISSISSIPPI 38680.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to any easements, liens, restrictions or other matters of record prior to said Deed of Trust (including, but not limited to that Deed of Trust of record in Book 2456, Page 67 in the Chancery Clerk's Office of Marshall County, Mississippi), and any unpaid Desoto County, Mississippi real estate taxes or assessments, school tax, and greenbelt assessments and/or rollback taxes.

Subject to all matters shown on any applicable recorded plat; any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2008, 2009, 2010 and 2011 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including but not limited to that easement of record at Book 150, Page 630, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose (including, but not limited to Oil, Gas and Mineral Rights of record at Book 28, Page 252; Book 44, Page 405 in the Chancery Court of Desoto County, Mississippi); and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: None.

WHEREAS, the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee.

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

This 16th day of February, 2012.

Prepared by:
Wendy Geurin Smith, Esq. (MS 103798)
The Law Office of Wendy Geurin Smith
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
The Law Office of Wendy Geurin Smith:
Substituted Trustee:

Insertion Dates:
February 28, 2012; March 6, 2012; and March 13, 2012

2/17/12 10:12:05
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

****REVISED** NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on April 20, 2006, Highland Development, LLC, executed a Promissory Note payable to the order of Regions Bank and a renewal of same dated June 2, 2008; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated April 20, 2006 executed by Jerri Catt and Neil Burkhart in favor of Highland Development, LLC for the benefit of the owner and holder of a certain indebtedness, Regions Bank; and

WHEREAS, the Deed of Trust dated April 20, 2006 was recorded in Book 2456, Page 67 on April 21, 2006 in the Desoto County Chancery Clerk's Office; and

WHEREAS, on or about June 2, 2008, said Promissory Note was renewed by Jerri Catt, Neil Burkhart and Highland Development, LLC, pursuant to a Modification and Extension Agreement and said Modification and Extension Agreement is of record at Book 2907, Page 326 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Regions Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as trustee in the place and stead of Charles N. Parrot, Adams and Reese, LLP, the same having been recorded at Book 3,314, Page 412 on June 23, 2011 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **MARCH 20, 2012 ON TUESDAY**, between the hours of 11:00 am and 4:00 pm, offer for sale and will sell at public outcry to the highest bidder for cash at the east front door entrance of the Desoto County Courthouse located at 2535 Hwy 51 South of the Desoto County Courthouse at Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Part of the Southeast Quarter of Section 31 and part of the West Half of Section 32, Township 2 South, Range 9 West, DeSoto County, Mississippi, and being more particularly described as follows to wit:

Commencing at the southeast corner of said Section 31, said point being on the centerline of Green River Road; thence run North 00°03'58" West a distance of 53.00 feet to a point on the north right-of-way line of said road and the Point of Beginning; thence run South 89°56'02" West a distance of 261.62 feet along said north right-of-way line to the southeast corner of Dennis McLemore, et ux, property; thence run the following calls along the east line of said McLemore property to a point on the south right-of-way line of Mississippi Department of Transportation property:

North 25°55'28" East	1916.44 feet
North 31°25'28" East	942.00 feet
North 15°22'34" East	506.15 feet

3-20-12

Thence run South 80°08'45" East a distance of 120.14 feet along said south right-of-way line to a point; thence run South 13°07'31" East a distance of 193.48 feet to the northwest corner of Lot 42 of Blue Lake Springs, Phase 2, as recorded in Plat Book 48 on Page 34 of the Chancery Records of said County, said point being on the east right-of-way line of Blue Lake Drive; thence run South 76°58'11" West a distance of 50.34 feet to a point on the west right-of-way line of said drive; thence run South 13°01'49" East a distance of 223.77 feet along said west right-of-way line to the point of curvature of a curve to the left; thence run Southeasterly a distance of 79.10 feet along said west right-of-way line and curve (Delta=13°56'41", R=325.00 feet; CD=S20°00'11"E; LC=78.90 feet) to the point of tangency of said curve; thence run South 26°58'14" East a distance of 7.36 feet to the northwest corner of Lot 41 of said Blue Lake Springs, Phase 2; thence run the following calls along the west line of said Blue Lake Springs, Phase 2 to a point on the west line of Blue Lake Springs, Phase 1 as recorded in Plat Book 47 on Page 25 of said Chancery Records;

South 63°01'30" West	309.93 feet
South 22°26'22" East	200.54 feet
South 31°23'28" West	611.00 feet
South 25°54'53" West	395.00 feet
South 02°52'18" West	187.41 feet
South 13°10'51" East	176.69 feet
South 24°40'42" East	67.22 feet

Thence run the following calls along the west line of said Blue Lake Springs, Phase 1 to a point on said north right-of-way line of Green River Road:

North 64°05'04" West	175.69 feet
South 25°55'29" West	624.34 feet
South 00°17'16" West	387.84 feet

Thence run South 89°56'02" West a distance of 331.13 feet along said right-of-way line to the Point of Beginning and containing 24.46 acres, more or less. Bearings are based on Grid North at the Mississippi State Plane Coordinate Systems, West Zone (NAD 83).

Indexing Instructions: Approximately 24.46 acres, more or less, located in the SE Quarter of Section 31 and the West Half of Section 32, Township 2 South, Range 9 West, Desoto County, Mississippi, as described in Deed of Trust Book 2456, Page 67, in the Chancery Clerk's Orffice of DeSoto County, Mississippi.

More commonly known as: BLUE LAKE SPRINGS, DESOTO COUNTY, MISSISSIPPI 38641.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to any easements, liens, restrictions or other matters of record prior to said Deed of Trust (including, but not limited to that Deed of Trust of record in Book 2456, Page 67 in the Chancery Clerk's Office of Marshall County, Mississippi), and any unpaid Desoto County, Mississippi real estate taxes or assessments, school tax, and greenbelt assessments and/or rollback taxes.

Subject to all matters shown on any applicable recorded plat; any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2008, 2009, 2010 and 2011 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including but not limited to that easement of record at Book 150, Page 630; and those restrictions at Book 284, Page 224; and Book 285, Page 477 in the Chancery Court of Desoto County, Mississippi), or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose (including, but not limited to the Right-of-Way Deed at Book 150, Page 630; and Oil, Gas and Mineral Rights of record at Book 28, Page 252; Book 44, Page 405 in the Chancery Court of Desoto County, Mississippi); and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: None.

WHEREAS, the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee.

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

This 16th day of February, 2012.

Prepared by:
Wendy Geurin Smith, Esq. (MS 103798)
The Law Office of Wendy Geurin Smith
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
The Law Office of Wendy Geurin Smith
Substituted Trustee:

Insertion Dates:
February 28, 2012; March 6, 2012; and March 13, 2012

2/23/12 11:01:02
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2009, Lynda L Hemphill, a single person, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, NA, 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 3053 at Page 447; and

WHEREAS, on the 11th day of January, 2012, 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 DK T Book 3397 at Page 457; 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 20th day of March, 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 69, Section D, Germanwood Plantation, in Section 21, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 46, Page 10, 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 21st day of February, 2012.

Emily Kaye Courteau

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

3-20-12

COC/F11-2560

PUBLISH: 2.28.12/3.6.12/3.13.12

2/24/12 11:26:59
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 25th day of October, 2007, Randall J. McClellan and Kathleen C. McClellan, executed a Deed of Trust to Capital Mortgage Funding, LLC, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2810 at Page 453 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3332 at Page 294 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 3385 at Page 381, 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 20th day of March, 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 14, Phase 1, Cherokee Meadows, located in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 61, Pages 37-38, 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 20th day of February, 2012.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-03016

3-20-12

PUBLISH: 02/28/2012, 03/06/2012, 03/13/2012

2/23/12 11:56:54
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 22, 2006, Stacy C. McKinney, an unmarried person, 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 2622 at Page 742; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted J. Gary Massey as Trustee by instrument dated February 2, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3399 at Page 770; 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 20, 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 203, Section D, Kingston Estates Subdivision, situated in Section 28, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 48, Page 13, 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 21st day of February, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE

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

3-20-12

7130 Benji Avenue
Horn Lake, MS 38637
11-004226DT

Publication Dates:
February 28, March 6 and 13, 2012

2/27/12 10:33:50
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of August, 1998, Lawrence J. Kelly, Jr. and Angela K. Kelly, executed a Deed of Trust to Shirley A. Smith, Trustee for the use and benefit of First National Mortgage Corp. , 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 1031 at Page 385 thereof; and

WHEREAS, said Deed of Trust was assigned to National City Mortgage Co., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2247 at Page 315 thereof; and

WHEREAS, the terms of said deed of trust were modified by Loan Modification Agreement, dated 12/27/2005, on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2429 at Page 40 thereof; and

WHEREAS, the property described in said deed of trust was conveyed to Angela Kay Kelly by Quitclaim Deed, dated 07/21/2008, on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 590 at Page 386 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 3062 at Page 699, 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 20th day of March, 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 47, Section "A", Magnolia Lakes, located in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 59, Pages 1-4, in the office of the Chancery Court 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 21st day of February, 2012.

LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #12-00107

3-20-12

PUBLISH: 02/28/2012, 3/6/2012, 3/13/2012

2/27/12 10:39:44
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 15, 2004, Alex D. Koczka and Heather D. Koczka, Husband and Wife, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, NA, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2097 at Page 0450; and

WHEREAS, said Deed of Trust was subsequently assigned to EverHome Mortgage Company by instrument dated January 24, 2011 and recorded in Book 3275 at Page 747 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank successor by merger to EverHome Mortgage Company, has heretofore substituted J. Gary Massey as Trustee by instrument dated January 30, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3397 at Page 320; 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 March 20, 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 Arcadia, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 1619, Section H, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 11, Pages 21-22, 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 22nd day of February, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE

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

3-20-12

741 Stowewood Drive
Southaven, MS 38671
10-001081GW

Publication Dates:
February 28, March 6, and March 13, 2012

2/27/12 8:10:46
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 2, 2007, Andrea Griffiths, A Single Woman, executed a certain deed of trust to L. Scott Pickle, 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 2753 at Page 778; and

WHEREAS, said Deed of Trust was subsequently assigned to Ocwen Loan Servicing, LLC by instrument dated September 9, 2011 and recorded in Book 3345 at Page 410 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ocwen Loan Servicing, LLC has heretofore substituted J. Gary Massey as Trustee by instrument dated September 9, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3345 at Page 411; 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, Ocwen Loan Servicing, LLC, 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 March 20, 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 127, Section D, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 76, 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 23rd day of February, 2012.

J Gary Massey

J. Gary Massey
SUBSTITUTED TRUSTEE

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

3-20-12

6756 Casey Cove
Walls, MS 38680
11-002481DT

Publication Dates:
February 28, March 6 and 13, 2012

2/29/12 10:35:31
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 21st day of June, 2006, Keith L. Bulloch and Victoria Bulloch, executed a Deed of Trust to Robin Glynn, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., 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 2507 at Page 593 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3381 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 3381 at Page 730, 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 20th day of March, 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 116, Phase 2, Section B, The Arbors of Wedgewood Subdivision, in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 24, 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 February, 2012.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #11-00168

3-20-12

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