

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

2/24/14 8:27:45
DESOTO COUNTY, MS
W.E. DAVIS, CH. CLERK

WHEREAS, on March 11, 1998, Robert G. Smith, Jr., a single person, executed a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 978 at Page 701 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated August 31, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,340 at Page 402; 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, and the legal holder of said indebtedness, BancorpSouth Bank, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

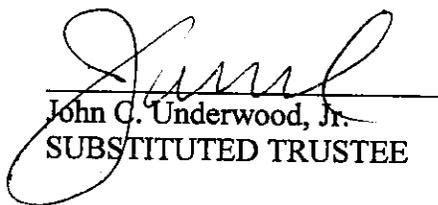
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 24th day of March, 2014, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 163, Section "D", Apple Creek North Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 53, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

3-24-14

WITNESS MY SIGNATURE, this the 14th day of February, 2014.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11080963

PUBLISH: 02/25/2014, 03/04/2014, 03/11/2014, 03/18/2014

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

2/24/14 8:26:55
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on January 25, 2011, Jason M. Davis and Bonnie L. Davis, husband and wife, executed a deed of trust to Monte S. Connell, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for American Mortgage Services, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 3,269 at Page 719 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Branch Banking and Trust Company by instrument dated November 26, 2013, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,770 at Page 156; and

WHEREAS, the aforesaid, Branch Banking and Trust Company, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated January 15, 2014 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,770 at Page 159; 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, and the legal holder of said indebtedness, Branch Banking and Trust Company, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 24th day of March, 2014, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of

3-24-14

Mississippi, the following described property situated in the County of DeSoto, State of

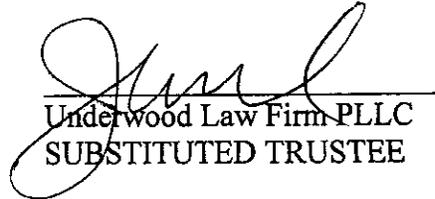
Mississippi, to-wit:

Lot 46, Section E, First Revision, Hunters Run Subdivision, located in Section 21, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown on Plat recorded in Plat Book 30, Page 44 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

APN 1065-2105- 0-00046 00

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 14th day of February, 2014.


Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #13101300

PUBLISH: 02/25/2014, 03/04/2014, 03/11/2014, 03/18/2014

2/24/14 8:26:24
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 31, 2005, Todd M. Wilson and Judith A. Wilson, husband and wife, executed a deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for SunTrust Mortgage, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 2,230 at Page 697 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to SunTrust Mortgage, Inc. by instrument dated November 14, 2013, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,742 at Page 780; and

WHEREAS, the aforesaid, SunTrust Mortgage, Inc., the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated January 28, 2014 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,774 at Page 542; 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, and the legal holder of said indebtedness, SunTrust Mortgage, Inc., 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

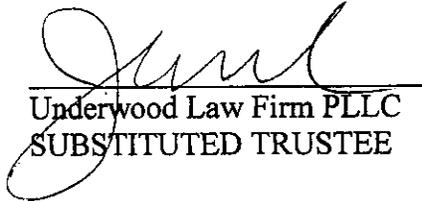
NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 24th day of March, 2014, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

3-24-14

Lot 35, Section C, Summit Park Subdivision, in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 88, Page 34, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 14th day of February, 2014.



Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #13121556

PUBLISH: 02/25/2014, 03/04/2014, 03/11/2014, 03/18/2014

NOTICE OF SALE

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in **DeSoto** County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	PAGE
David Morgan and wife, Stephanie A. Morgan	December 11, 1984	329	37
John D. Richardson and wife, Tina R. Richardson	February 6, 1987	391	356
Montre J. Carmon	January 22, 1992	569	637

The indebtedness secured by the Deed of Trust dated December 11, 1984, and executed by David Morgan and wife, Stephanie A. Morgan was assumed by John D. Richardson and wife, Tina R. Richardson by Warranty Deed dated February 6, 1987, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 193 at Page 326 and with Assumption Agreement dated February 6, 1987.

The indebtedness secured by the Deed of Trust dated February 6, 1987, and executed by John D. Richardson and wife, Tina R. Richardson was assumed by Montre J. Carmon by Warranty Deed dated January 22, 1992, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 241 at Page 727 and with Assumption Agreement dated January 22, 1992.

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the **East** front door of the County Courthouse in the city of **Hernando**, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on **March 24, 2014**, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

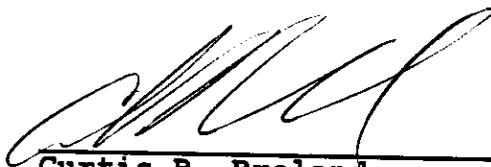
3-24-14

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

The premises to be sold are described as:

Lot 41, Acree Place Subdivision, in Sections 18 and 19, Township 3 South, Range 7 West, as per plat thereof of record in Plat Book 8, Pages 35 and 36, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

February 27, 2014
Date



Curtis B. Breland
Substitute Trustee
Duly authorized to act in the premises by instrument dated **May 2, 2012**, and recorded in Book **G-1**, Page **43**, of the records of the aforesaid County and State.