NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2/23/15 11:42:59
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 24, 2006, executed by JEARLENE HOLMES, conveying certain real property therein described to UNITED GENERAL TITLE CO, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NEW CENTURY MORTGAGE CORPORATION, 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 11, 2006, in Deed Book 2560, Page 612; and
WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC3 ASSET-BACKED PASS-THROUGH CERTIFICATES by instrument recorded on May 16, 2011 in the office of the aforesaid Chancery Clerk in Deed Book 3303, Page 33; and
WHEREAS, on October 28, 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 3895, Page 1; 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 **April 1, 2015** 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:

A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS,
HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DE SOTO COUNTY, STATE OF MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS:
LOT 27, KINGS VIEW LAKES SUBDIVISION, PHASE 1, SECTION A, IN SECTION 31, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 67, PAGE 8, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.
FOR INFORMATIONAL PURPOSES ONLY, THE APN IS SHOWN BY THE COUNTY
ASSESSOR AS 1089-3101.0-00027.00; SOURCE OF TITLE IS BOOK 0451, PAGE 0318 (RECORDED 08/25/03)

PROPERTY ADDRESS: The street address of the property is believed to be **5586 LAKE FRONT DRIVE, HORN LAKE, MS 38637**. 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 17th day of February, 2015.

/s/

Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

4-1-2015

PUBLISH: 03/05/2015, 03/12/2015, 03/19/2015, 03/26/2015

2/23/15 11:41:33
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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 March 19, 2012, executed by CHARLES HINES AND LISA R. HINES, conveying certain real property therein described to DENISE MCLAURIN, as Trustee, for REGIONS BANK D/B/A REGIONS MORTGAGE , 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 March 23, 2012, in Deed Book 3417, Page 72; and
WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to REGIONS BANK D/B/A REGIONS MORTGAGE; and
WHEREAS, on February 2, 2015, 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 3933, Page 400; 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 **April 1, 2015** 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:

LOT 100, SECTION B, ASBURY PLACE SUBDIVISION, LOCATED IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT RECORDED IN PLAT BOOK 96, PAGE 2 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

PROPERTY ADDRESS: The street address of the property is believed to be **6399 ASBURY PLACE, OLIVE BRANCH, MS 38654**. 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 20th day of February, 2015.

/s/

Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 03/05/2015, 03/12/2015, 03/19/2015, 03/26/2015

4-1-2015

3/09/15 9:31:46
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Vintage Homes, LLC, and Vintage Homes of Mississippi, LLC executed that certain Deed of Trust ("Deed of Trust") dated February 27, 2013, to Andrew Taylor, Trustee, for the benefit of Paragon Bank, which Deed of Trust was recorded on March 6, 2013, at Book 3,599, Page 598, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, Paragon Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed effective February 26, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on March 3, 2015, at Book 3,945, Page 271; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, Paragon Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 1st day of April, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the east front door of the Desoto County Courthouse, located at 2535 Highway 51 South, Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

4-1-15

Lots 269, 270, and 271, Section D, Asbury Place Subdivision, a First Revision of Berrydale Subdivision, Section 19, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat record in Plat Book 99, Page 33, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.
Parcel Nos: 1064-1931.0-00269.00; 1064-1931.0-00270.00; and 1064-1931.0-00271.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County, Mississippi Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 6th day of March, 2015.

Brett A. Schubert, Substitute Trustee
Martin, Tate, Morrow & Marston, PC
6410 Poplar Avenue, Ste 1000
Memphis, Tennessee 38119
901-522-9000

Publish: March 10, 2015; March 17, 2015; March 24, 2015; and, March 31, 2015.

3/09/15 9:32:20
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Vintage Homes of Mississippi, LLC, executed that certain Construction Deed of Trust ("Deed of Trust") dated June 3, 2014, to Andrew H. Taylor, Trustee, for the benefit of Paragon Bank, which Deed of Trust was recorded on June 4, 2014, at Book 3,824, Page 381, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, Paragon Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed effective February 26, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on March 3, 2015, at Book 3,945, Page 269; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, Paragon Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 1st day of April, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the east front door of the Desoto County Courthouse, located at 2535 Highway 51 South, Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

4-1-15

Lot 251, Asbury Place Subdivision, Section D, a First Revision of Berrydale Subdivision, Section 19, Township 1 South, Range 6 West, Olive Branch, Desoto County, Mississippi, as per plat record in Plat Book 99, Page 33, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.
Municipally known as 6288 Vera Lane, Olive Branch, MS, 38654; Parcel No: 1064-1931.0-00251.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 6th day of March, 2015.

Brett A. Schubert, Substitute Trustee
Martin, Tate, Morrow & Marston, PC
6410 Poplar Avenue, Ste 1000
Memphis, Tennessee 38119
901-522-9000

Publish: March 10, 2015; March 17, 2015; March 24, 2015; and, March 31, 2015.

3/10/15 2:02:26
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 21, 2014, ANDREA Y MORENO BROWN, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3792, Page 764.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated February 18, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3943, Page 559; 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, BANKPLUS, 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 expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 1st day of April, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

> Lot 79, Pleasant Ridge Estates, located in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

4-1-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 4th day of March, 2015.

/s/ Eric L. Sappenfield
Eric L. Sappenfield (MS Bar No. 6468)
Substituted Trustee
6858 Swinnea Road
5 Rutland Place
Southaven, MS 38671
662-349-3436

Publication Dates:
March 10, 2015
March 17, 2015
March 24, 2015
March 31, 2015

foreclosures/14238stnos

3/11/15 2:01:22
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 21, 2014, ANDREA Y MORENO BROWN, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3792, Page 764.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated February 18, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3943, Page 559; 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, BANKPLUS, 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 expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 1st day of April, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

> Lot 79, Pleasant Ridge Estates, located in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

4-1-2015

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 4th day of March, 2015.

/s/ Eric L. Sappenfield
Eric L. Sappenfield (MS Bar No. 6468)
Substituted Trustee
6858 Swinnea Road
5 Rutland Place
Southaven, MS 38671
662-349-3436

Publication Dates:
March 10, 2015
March 17, 2015
March 24, 2015
March 31, 2015

foreclosures/14238stnos