

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

3/22/12 3:08:39
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on December 7, 2007, Lavon Jackson and Vera C. Jackson executed a Deed of Trust to Kathryn L. Harris as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage, which Deed of Trust was recorded in Book 2,837, Page 1 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP pursuant to an instrument dated December 5, 2011 and recorded in Book 3,377, Page 137 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated February 23, 2012, and recorded in Book 3413, Page 406 in the Office of the Chancery Clerk of De Soto County, Mississippi; 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, and the legal holder of said indebtedness, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, having requested the undersigned Substitute 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

4-19-12

attorney's fees, Substitute Trustee's fees and expenses of sale.

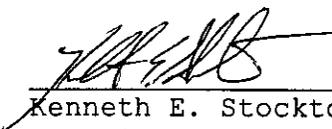
NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Desoto County, Mississippi, the following-described property:

Lot 27 Phase "A" Section "A", Worthington Subdivision; located in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 63, Pages 46-48, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 6210 Stafford Cove, Southaven, MS 38671.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this 22nd day of March, 2012.



Kenneth E. Stockton
Substitute Trustee
449 West Commerce Street
Hernando, MS 38632

TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 19, 2006, KEVIN LEE AND STEPHENY LEE, HUSBAND AND WIFE, AND EDNA R MITCHELL, A MARRIED WOMAN AND DOUGLAS MITCHELL, A MARRIED MAN executed a Deed of Trust to RECONTRUST CO., N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on May 23, 2006 and recorded in Book 2477 at Page 448 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned 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, Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 218, SECTION C, DICKENS PLACE, PLANNED UNIT DEVELOPMENT, IN SECTIONS 9 AND 16, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 66, PAGES 16-20, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Trustee.

4-19-12

WITNESS my signature on this 28th day of February, 2012.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 2-28-2012
Title: AVP ~~Mahtab Memar~~

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 10 -0042745
PARCEL No. 20720903000218.00

DHGW 68966G-10KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 16, 2009, CHARLES M GARDEA AND KRISTINA L. GARDEA executed a Deed of Trust to CHARLES M. QUICK as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR PULASKI MORTGAGE COMPANY, which Deed of Trust was filed on January 27, 2009 and recorded in Book 2986 at Page 342 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3407 at Page 92 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 135, SECTION C, ROSEBURY SUBDIVISION, SECTION 10, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 97, PAGE 28, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO WELLS FARGOBANK, N.A. AS TRUSTEE FOR MORGAN STANLEY ABC CAPITAL I INC. TRUST 2007-HE-24MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007-HE4 BY SUBSTITUTE TRUSTEE'S DEED DATED OCTOBER 14, 2008 AND FILED FOR

4-19-12

RECORD IN BOOK 596, PAGE 48, IN THE OFFICE OF THE CHANCERY CLERK
OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 7th day of March, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-7-2012

Title: _____ **AVP** Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0012666
PARCEL No. 20721014000135.00

DHGW 68923G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 27, 2006, WILLIE E JONES, AND EVELYN M JONES, HUSBAND AND WIFE executed a Deed of Trust to RECONTRUST CO., N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on August 1, 2006 and recorded in Book 2530 at Page 229 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, re-appointed RECONTRUST COMPANY, N.A. as Trustee therein as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3408 at Page 307 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, having requested the undersigned 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, Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 221, SECTION "E", FIRST REVISION, KINGSTON ESTATES
SUBDIVISION, SITUATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8
WEST, IN THE CITY OF HORN LAKE, DESOTO COUNTY,
MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGE
36, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Trustee.

4-19-12

WITNESS my signature on this 9th day of March, 2012.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-9-2012

Title: AVP Mahtab Memar

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0012230
PARCEL No. 1 08 8 28 14 0 00221 00

DHGW 68918G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 5, 2006, EMMA J. RUCKER, A SINGLE WOMAN executed a Deed of Trust to ARNOLD M. WEISS OF SHELBY COUNTY as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR ACCREDITED HOME LENDERS, INC., A CALIFORNIA CORPORATION, which Deed of Trust was filed on October 10, 2006 and recorded in Book 2,581 at Page 632 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the current Beneficiary of said Deed of Trust, substituted EMILY KAYE COURTEAU as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument filed on November 5, 2008 and recorded in Book 2963 at Page 746 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY N.A. as Trustee therein, in place of the afore-mentioned original Trustee and substituted Trustee as authorized by the terms thereof, as evidenced by an instrument filed on April 5, 2011 and recorded in Book 3289 at Page 698 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the afore-mentioned Appointment of Substitute Trustee recorded in Book 3289 at Page 698 in the Office of the Chancery Clerk of Desoto County, Mississippi was amended pursuant to an Amended Appointment of Substitute Trustee recorded in Book 3411 at Page 140 in said records.

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, and the legal holder of said indebtedness, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL2, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

4-19-12

LOT 601, SECTION J. PARCELS 6 AND 8, CENTRAL PARK NEIGHBORHOOD,
PUD, SITUATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 7 WEST,
DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT
BOOK 94, PAGE 19, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO
COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 13th day of March, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-13-2013

Title: AVP Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0023679
PARCEL No. 1 07 4 20 12 0 00601 00

DHGW 68908G-7KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 8, 2007, SHATORIA HARRIS, A SINGLE WOMAN executed a Deed of Trust to RECONTRUST COMPANY, N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on February 20, 2007 and recorded in Book 2662 at Page 375 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-4, having requested the undersigned 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, Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 191, HERITAGE HILLS PUD, PHASE VIII, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 81, PAGE 33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR, BERTHA TATE, AN UNMARRIED PERSON, HEREIN BY WARRANTY DEED OF RECORD AT BOOK 0466, PAGE 0486, DATED MARCH 1, 2004, FILED MARCH 4, 2004, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Trustee.

4-19-12

WITNESS my signature on this 21st day of February, 2012.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 2-21-2012
Title: AVP **Mahtab Memar**

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0059756
PARCEL No. 1 08 7 26 20 0 00191 00

DHGW 68771G-3KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 25, 2005, RONALD JOHNSON AND BARBARA JOHNSON, MARRIED executed a Deed of Trust to JIM B. TOHILL as Trustee for the benefit of ARGENT MORTGAGE COMPANY, LLC, which Deed of Trust was filed on May 26, 2005 and recorded in Book 2224 at Page 75 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF PARK PLACE SECURITIES, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-WCW2, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3322 at Page 650 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF PARK PLACE SECURITIES, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-WCW2, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 123, COLLEGE PARK SUBDIVISION, PHASE 3, IN SECTION 11,
TOWNSHIP 2 SOUTH, RANGE 6 WEST OLIVE BRANCH, MISSISSIPPI, AS
SHOWN ON PLAT OF RECORD IN PLAT BOOK 85, PAGE 21, 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.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

4-19-12

WITNESS my signature on this 22nd day of February, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 2.22-2012

Title: AVP **Mahtab Memar**

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0054901
PARCEL No. 2 06 1 11 08 0 00123 00

DHGW 68893G-5KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 14, 2006, JEROME E. BOONE, UNMARRIED executed a Deed of Trust to LENDERS TITLE & ESCROW, LLC. as Trustee for the benefit of EAGLE MORTGAGE & FUNDING CORPORATION, which Deed of Trust was filed on June 27, 2006 and recorded in Book 2,504 at Page 403 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS, INC., the current Beneficiary of said Deed of Trust, substituted EMILY KAYE COURTEAU as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2,734 at Page 656 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS, INC., the current Beneficiary of said Deed of Trust, substituted LEM ADAMS, III as Trustee therein, in place of the afore-mentioned original Trustee and Substitute Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2,952 at Page 28 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee and Substitute Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3341 at Page 502 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

4-19-12

LOT 32, SECTION 31, TOWNSHIP 1 SOUTH, RANGE 6 WEST, CHEROKEE
RIDGE VALLEY PUD, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 64,
PAGE 31-32, IN THE OFFICE OF THE CHANCERY COURT CLERK OF DESOTO
COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A
MORE PARTICULAR DESCRIPTION OF SAID LOT.

THIS BEING THE SAME PROPERTY CONVEYED TO DAVID SELLERS DBA GRACE
BUILDERS BY WARRANTY DEED DATED MAY 8, 2003, FILED OF RECORD ON
MAY 16, 2003, IN BOOK 444, PAGE 63 IN THE OFFICE OF THE CHANCERY
COURT CLERK OF DESOTO COUNTY, MISSISSIPPI.

A.P.N.: 1.06.9.31.05.0.00032.00

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 22nd day of February, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 2-22-2012

Title: _____

AVP

Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0083820
PARCEL No. 1 06 9 31 05 0 00032 00

DHGW 68891G-4KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012

SECOND PUBLICATION: April 5, 2012

THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 29, 2007, SHANNON LEANNE WALKER executed a Deed of Trust to FIRST NATIONAL FINANCIAL TITLE as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TAYLOR BEAN & WHITAKER MORTGAGE CORP., which Deed of Trust was filed on December 10, 2007 and recorded in Book 2829 at Page 329 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument in Book 3408 at Page 301 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 887, SECTION C, SOUTHAVEN SUBDIVISION, IN SECTION 23,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS
PER REVISED PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 19, 20,
21 AND 22, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.

PARCEL#: 1.08.6.23.10.0.00887.00

FILE#: S15007

4-19-12

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 9th day of March, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-9-2012
Title: ~~AVP~~ ~~Mahtab Memar~~

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0012433
PARCEL No. 1 08 6 23 10 0 00887 00

DHGW 68916G-1KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 27, 2005, ANA MENJIVAR, A MARRIED WOMAN, AND HUSBAND, RAFAEL LEMUS executed a Deed of Trust to RECONTRUST COMPANY, N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on November 2, 2005 and recorded in Book 2343 at Page 219 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the current Beneficiary of said Deed of Trust, substituted BRADLEY P. JONES as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument filed on June 14, 2010 and recorded in Book 3177 at Page 362 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-13, the current Beneficiary of said Deed of Trust, re-appointed RECONTRUST COMPANY, N.A. as Substitute Trustee therein, in place of the afore-mentioned substituted Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3408 at Page 303 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-13, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

4-19-12

LOT 156, CHATEAU RIDGE SUBDIVISION, IN SECTION 11, TOWNSHIP 2
SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT
THEREOF RECORDED IN PLAT BOOK 14, PAGE 47-50, IN THE OFFICE OF
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 9th day of March, 2012.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-9-2012
Title: AVP ~~Mahtab Memar~~

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0012076
PARCEL No. 2 06 1 11 01 0 00156 00

DHGW 68813G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012
SECOND PUBLICATION: April 5, 2012
THIRD PUBLICATION: April 12, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 12, 2007, JOYCE HAYNES AND TONIETTE FAULKNER , BOTH UNMARRIED executed a Deed of Trust to O'BRIEN LAW FIRM as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, which Deed of Trust was filed on March 14, 2007 and recorded in Book 2679 at Page 209 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A. AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2, the current Beneficiary of said Deed of Trust, substituted JOHN C. UNDERWOOD, JR. as Trustee therein, in place of the aforementioned original Trustee as authorized by the terms thereof, as evidenced by an instrument filed on September 3, 2009 and recorded in Book 3076 at Page 86 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee and substitute Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3408 at Page 305 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2, having requested the undersigned Substitute 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, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 19, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the

4-19-12

East front door steps of the DeSoto County Courthouse in Hernando,
Mississippi, the following-described property:

LOT 667, SECTION D, TWIN LAKES SUBDIVISION, IN SECTION 6,
TOWNSHIP 2 SOUTH, RANGE 8 WEST, AS SHOWN BY THE PLAT APPEARING OF
RECORD IN PLAT BOOK 10, PAGES 32 AND 33, IN THE OFFICE OF THE
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI..

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 9th day of March, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-9-2012
Title: AVP **Mahtab Memar**

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0012670
PARCEL No. 2 08 3 06 04 0 00667 00

DHW 68924G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: March 29, 2012

SECOND PUBLICATION: April 5, 2012

THIRD PUBLICATION: April 12, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on December 23, 2003, LT, Inc., executed a Promissory Note payable to the order of Patriot Bank; and

WHEREAS, the aforesaid Promissory Note was secured by a Land Deed of Trust dated December 23, 2003 executed by Thomas W. Taylor, President of LT, Inc. in favor of Charles M. Ennis, Trustee for the benefit of the owner and holder of a certain indebtedness, Patriot Bank; and

WHEREAS, the Deed of Trust dated December 23, 2003 was recorded in Book 1897 at Page 0601 on December 30, 2003 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Patriot Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of Charles M. Ennis, the same having been recorded on March 14, 2012 in Book 3412, Page 699 in the Desoto County Chancery Clerk's Office; and

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

WHEREAS, Wendy Geurin Smith, Substituted Trustee in said Land Deed of Trust will on **Thursday, April 19, 2012**, 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 Desoto County Courthouse, 2535 Highway 51 South, Hernando, MS 38632-2132 the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Situated in the Northeast Quarter of Section 34, Township 1 South, Range 8 West in the County of DeSoto and State of Mississippi and being known as a part of a parcel of land conveyed to Billie Jean Wilhite by deed recorded in Deed Book 435, Page 115 in the office of the Chancery Clerk of DeSoto County, Mississippi further bounded and described as follows:

Beginning at a pk nail found in the centerline of Hurt Road at the Southwesterly corner of land conveyed to Dorothy Jeanne McDaniel by deed recorded in Deed Book 189, Page 522 in the office of the Chancery Clerk of DeSoto, Mississippi, said nail lying North 06°44'47" West a distance of 1,252.46 feet from the Southwesterly corner of said ¼ section;

Thence along said centerline South 06°44'47" East a distance of 329.41 feet to a cotton spindle set;

Thence North 82°48'51" East a distance of 40.00 feet to a ½" iron rebar set in the Easterly sideline of said Hurt Road at the Principal Place of Beginning of the premises herein intended to be described:

- I. Thence North 82°48'51" East a distance of 1,150.13 feet to a ½" iron rebar set in the Westerly line of land conveyed to Margo Calvi Stover, et al. by deed recorded in Deed Book 435, Page 108 in the Chancery Clerk of DeSoto County;

4-19-12

- II. Thence along said Westerly line, South 06°44'05" East a distance of 298.86 feet to an iron rebar found at the Northeasterly corner of a 17.13 acre parcel of land so conveyed to Margo Calvi Stover, et al;
- III. Thence along a Northerly line of land so conveyed to Stover, et al., South 82°54'45" West a distance of 1,150.06 feet to a 1/2 " iron rebar set in said Easterly sideline;
- IV. Thence along said Easterly sideline North 06°44'47" West a distance of 296.89 feet to the Principal Place of Beginning and containing 7.87 Acres of land as surveyed, calculated and described in November, 2003 by Early Beckwith PLS 2805 of Beckwith Land Surveying, LLC, be the same, more or less. Bearings used herein refer to a record meridian and are intended to indicate angles only.

LESS AND EXCEPT THEREFROM THAT CERTAIN MUTUAL EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS THE SOUTH ½ OF THE PARCEL OF LAND DESCRIBED AS FOLLOWS, TO WIT

Situated in the Northeast Quarter of Section of Section 34, Township 1 South, Range 8 West in the County of DeSoto and State of Mississippi and being known as a 70 foot wide ingress-egress-utility easement lying 35 feet either side of the following described centerline over a part of a parcel of land conveyed to Billie Jean Wilhite by deed recorded in Deed Book 435, Page 115 in the office of the Chancery Clerk of DeSoto County, Mississippi further bounded and described as follows:

Beginning at a pk nail found in the centerline of Hurt Road at the Southwesterly corner of land conveyed to Dorothy Jeanne McDaniel by deed recorded in Deed Book 189, Page 522 in the office of the Chancery Clerk of DeSoto County, Mississippi, said nail lying North 06°44'47" West a distance of 1,252.46 feet from the Southwesterly corner of said ¼ section;

Thence along said centerline South 06°44'47" East a distance of 329.41 feet to a pk nail set at its intersection with the Westerly prolongation of the centerline of said 70 foot wide ingress-egress-utility easement;

Thence along said prolongation North 82°48'51" East a distance of 40.00 feet to a ½" iron rebar set in the Easterly sideline of said Hurt Road and the Principal Place of Beginning of the centerline of the easement herein intended to be described;

Thence North 82°48'51" East a distance of 850.13 feet to a 50 foot radius point at the Easterly terminus thereof;

Indexing Instructions:

SE ¼ NE ¼ Section 34, Township 1 South, Range 8 West

Parcel No.: 1088-34000-00012.03

More commonly known as: Hurt Road (Horn Lake MS)

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 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 2010, 2011 and 2012 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 25, Page 367 and Book 461, Page 618 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; 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, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Land Deed of Trust.

This 21st day of March, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
Substituted Trustee:



Insertion Dates:
March 29, 2012; April 5, 2012; April 12, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 21, 2003, Clinton E. Hancock 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 1667 at Page 137; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 11, 2008 and recorded in Book 2,931 at Page 265 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated February 9, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,401 at Page 512; 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on April 19, 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 152, Section C, Twin Lakes Subdivision, situated in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 41-43, 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 19th day of March, 2012.



J. Gary Massey
SUBSTITUTED TRUSTEE

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

5850 Cherokee Drive
Walls, MS 38680
09-102447JC

4-19-12

Publication Dates:
March 22, 29, April 5, and 12, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 10, 1998, Vince Abston executed a certain deed of trust to Rowan H, Taylor, Jr., Trustee for the benefit of PHH Mortgage Services Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 978 at Page 534, reformed in Chancery Cause #06-04-0717 and modified in Book 3218 at Page 43; and

WHEREAS, PHH Mortgage Corporation f/k/a PHH Mortgage Services Corporation has heretofore substituted J. Gary Massey as Trustee by instrument dated September 21, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3,347 at Page 434; and

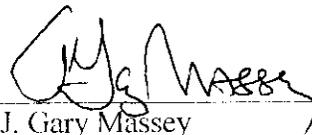
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PHH Mortgage Corporation f/k/a PHH Mortgage Services Corporation, the legal holder of 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 April 19, 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 2271, Section "F" DeSoto Village Subdivision, in Section 13, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, 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 19th day of March, 2012.



J. Gary Massey
SUBSTITUTED TRUSTEE

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

3600 Heathcliff
Horn Lake, MS 38637
11-003486JC

Publication Dates:
March 22, 29, April 5, and 12, 2012

4-19-12

3/28/12 9:27:27
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on December 23, 2003, LT, Inc., executed a Promissory Note payable to the order of Patriot Bank; and

WHEREAS, the aforesaid Promissory Note was secured by a Land Deed of Trust dated December 23, 2003 executed by Thomas W. Taylor, President of LT, Inc. in favor of Charles M. Ennis, Trustee for the benefit of the owner and holder of a certain indebtedness, Patriot Bank; and

WHEREAS, the Deed of Trust dated December 23, 2003 was recorded in Book 1897 at Page 0601 on December 30, 2003 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Patriot Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of Charles M. Ennis, the same having been recorded on March 14, 2012 in Book 3412, Page 699 in the Desoto County Chancery Clerk's Office; and

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

WHEREAS, Wendy Geurin Smith, Substituted Trustee in said Land Deed of Trust will on **Thursday, April 19, 2012**, 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 Desoto County Courthouse, 2535 Highway 51 South, Hernando, MS 38632-2132 the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Situated in the Northeast Quarter of Section 34, Township 1 South, Range 8 West in the County of DeSoto and State of Mississippi and being known as a part of a parcel of land conveyed to Billie Jean Wilhite by deed recorded in Deed Book 435, Page 115 in the office of the Chancery Clerk of DeSoto County, Mississippi further bounded and described as follows:

Beginning at a pk nail found in the centerline of Hurt Road at the Southwesterly corner of land conveyed to Dorothy Jeanne McDaniel by deed recorded in Deed Book 189, Page 522 in the office of the Chancery Clerk of DeSoto, Mississippi, said nail lying North 06°44'47" West a distance of 1,252.46 feet from the Southwesterly corner of said ¼ section;

Thence along said centerline South 06°44'47" East a distance of 329.41 feet to a cotton spindle set;

Thence North 82°48'51" East a distance of 40.00 feet to a ½" iron rebar set in the Easterly sideline of said Hurt Road at the Principal Place of Beginning of the premises herein intended to be described:

- I. Thence North 82°48'51" East a distance of 1,150.13 feet to a ½" iron rebar set in the Westerly line of land conveyed to Margo Calvi Stover, et al. by deed recorded in Deed Book 435, Page 108 in the Chancery Clerk of DeSoto County;

4-19-12

- II. Thence along said Westerly line, South 06°44'05" East a distance of 298.86 feet to an iron rebar found at the Northeasterly corner of a 17.13 acre parcel of land so conveyed to Margo Calvi Stover, et al;
- III. Thence along a Northerly line of land so conveyed to Stover, et al., South 82°54'45" West a distance of 1,150.06 feet to a 1/2 " iron rebar set in said Easterly sideline;
- IV. Thence along said Easterly sideline North 06°44'47" West a distance of 296.89 feet to the Principal Place of Beginning and containing 7.87 Acres of land as surveyed, calculated and described in November, 2003 by Early Beckwith PLS 2805 of Beckwith Land Surveying, LLC, be the same, more or less. Bearings used herein refer to a record meridian and are intended to indicate angles only.

LESS AND EXCEPT THEREFROM THAT CERTAIN MUTUAL EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS THE SOUTH ½ OF THE PARCEL OF LAND DESCRIBED AS FOLLOWS, TO WIT

Situated in the Northeast Quarter of Section of Section 34, Township 1 South, Range 8 West in the County of DeSoto and State of Mississippi and being known as a 70 foot wide ingress-egress-utility easement lying 35 feet either side of the following described centerline over a part of a parcel of land conveyed to Billie Jean Wilhite by deed recorded in Deed Book 435, Page 115 in the office of the Chancery Clerk of DeSoto County, Mississippi further bounded and described as follows:

Beginning at a pk nail found in the centerline of Hurt Road at the Southwesterly corner of land conveyed to Dorothy Jeanne McDaniel by deed recorded in Deed Book 189, Page 522 in the office of the Chancery Clerk of DeSoto County, Mississippi, said nail lying North 06°44'47" West a distance of 1,252.46 feet from the Southwesterly corner of said ¼ section;

Thence along said centerline South 06°44'47" East a distance of 329.41 feet to a pk nail set at its intersection with the Westerly prolongation of the centerline of said 70 foot wide ingress-egress-utility easement;

Thence along said prolongation North 82°48'51" East a distance of 40.00 feet to a ½" iron rebar set in the Easterly sideline of said Hurt Road and the Principal Place of Beginning of the centerline of the easement herein intended to be described;

Thence North 82°48'51" East a distance of 850.13 feet to a 50 foot radius point at the Easterly terminus thereof;

Indexing Instructions:

SE ¼ NE ¼ Section 34, Township 1 South, Range 8 West

Parcel No.: 1088-34000-00012.03

More commonly known as: Hurt Road (Horn Lake MS)

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 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 2010, 2011 and 2012 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 25, Page 367 and Book 461, Page 618 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; 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, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Land Deed of Trust.

This ___ day of March, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Insertion Dates:
March 29, 2012; April 5, 2012; April 12, 2012

Wendy Geurin Smith
Substituted Trustee:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on August 7, 2006, Paula D. Hansel executed and delivered a certain Deed of Trust unto Rob V. Budhwa, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Fieldstone Mortgage Company, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2,544, Page 606; and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-HE3, Asset Backed Pass-Through Certificates, Series 2006-HE3, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3406, Page 287; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3406, Page 289; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on April 19, 2012, I will, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 734, Section D, Greenbrook Subdivision, situated in Section 19, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 9, Page 42, in the Office of 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 Substituted Trustee.

WITNESS MY SIGNATURE, this the 22nd day of March, 2012


Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.

1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040

1008950MS

PUBLISH: 03/29/2012,04/05/2012,04/12/2012

4-19-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on April 7, 2006, Derek W. Mason and Yasmine E Mason executed and delivered a certain Deed of Trust unto Covenant Escrow Services, Phillip D Waddell, Attorney at Law, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc acting solely as a nominee for First Magnus Financial Corporation its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2454, Page 745; and

WHEREAS, said Deed of Trust was subsequently assigned unto Citibank, N.A. as Trustee for the Certificateholders of Structured Asset Mortgage Investments II, Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2006-4, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3403, Page 6; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3403, Page 8; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on April 19, 2012, I will, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the east front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 75, Second Addition, Fox Hunt Subdivision, Situated in Section 26, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 57, at Page 32, in the office of the Chancery Clerk of DeSoto County, Mississippi, being the same property conveyed by deed of record in the office of the Chancery Clerk of DeSoto County, Mississippi at Book 462, Page 638

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 20th day of March, 2012


Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040

J1101563MS

PUBLISH: 03/29/2012,04/05/2012,04/12/2012

4-19-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

3/29/12 9:01:44
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on June 19, 2008, Val C Suarez executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Pulaski Mortgage Company, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2916, Page 309; and

WHEREAS, said Deed of Trust was subsequently assigned unto Chase Home Finance LLC, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3129, Page 466; and

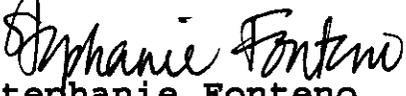
WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3129, Page 469; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on April 19, 2012, I will, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 307, Section E, Phase 2, The Plantation, Plantation Lakes, located in Sections 15 and 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 52, Page 26, 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 Substituted Trustee.

WITNESS MY SIGNATURE, this the 21st day of March, 2012


Stephanie Fonteno
Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040
0930469MS
PUBLISH: 3/29/2012, 4/5/2012, 4/12/2012

4-19-12

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 27, 2006, Johnny W. Barfield and Karen Barfield, husband and wife 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 2,442 at Page 42; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated August 11, 2008 and recorded in Book 2,940 at Page 704 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated March 12, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,414 at Page 300; and

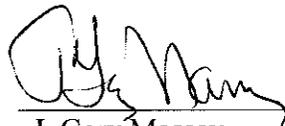
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted 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 April 19, 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 247, Section B, Buena Vista Lakes Subdivision, situated in Section 13, Township 4 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 5, Pages 10-11, 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 27th day of March, 2012.



J. Gary Massey
SUBSTITUTED TRUSTEE

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

4-19-12

739 Thunderbird Dr. N.
Hernando, MS 38632
12-004607JC

Publication Dates:
March 29, April 5, and 12, 2012