

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 14th day of June, 2007, a Deed of Trust was executed by **Virginia F. Quinley, Individually**, to L. Scott Pickle, as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2738, Page 472; and

WHEREAS, under the terms of said Deed of Trust Merchants & Farmers Bank is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Substitute Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3609, Page 117 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, Barry W. Bridgforth, Jr., 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 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on **Friday, April 26, 2013**, 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:

Tract I:

4.0 acres in the north half of Section 27, Township 2, Range 9 West, described as commencing at an old axle marking the northwest corner of Section 27, Township 2,

Range 9; thence South 70 degrees 40' East 56.25 feet to a stake 4 feet west of a large stump; thence North 88 degrees 20' East 1,832.15 feet to a stake; thence South 54 degrees 45' East 284.85 feet to a stake; thence South 89 degrees 05' East 157.5 feet to the POINT OF BEGINNING; thence South 3 degrees 32' East 417.42 feet to the southwest corner of the 4 acre tract being conveyed, thence North 86 degrees 28' East 420.85 feet to a stake in the west line of Baker Road, said stake being 14 feet west of the physical center line of said road; thence North 3 degrees 32' West along said fence 290.09 feet to a stake; thence North 13 degrees 33' West 129.35 feet to a stake which is the northeast corner of the lot being conveyed thence South 86 degrees 28' West 398.36 feet to the point of beginning, containing 4.0 acres, as shown by the survey of Robert B. Smith dated December 13, 1965.

Tract II:

1.13 acres in the north half of Section 27, Township 2, Range 9 West, described as: Beginning at a point 263.6 feet south and 98.2 feet east of the northeast corner of the northwest quarter of said Section, which point is 14.0 feet west of the center line of Baker Road; thence North 9 degrees 10' West 208.71 feet, to a stake; thence South 86 degrees 28' West 218.0 feet to a stake; thence South 3 degrees 32' East 207.00 feet to a stake; thence North 86 degrees 28' East 238.9 feet to the point of beginning, and containing 1.13 acres and adjoining Tract I hereinabove.

Tract III:

4.4 acres in the northwest quarter of Section 27, Township 2, Range 9 West, described as BEGINNING at the northeast corner of the northwest quarter of said Section 27; thence South 2 degrees 21' East along the east line of said Quarter Section 150.0 feet to a point; thence South 86 degrees 28' West 376.4 feet to a point; thence South 3 degrees 32' East along a fence 527.3 feet to a point; thence South 86 degrees 28' West along a fence 264.0 feet to a point; thence North 3 degrees 32' West 445.0 feet to a point; thence North 87 degrees 02' East 187.5 feet to a point; thence North 3 degrees 32' West 232.3 feet to a point in the north line of said Quarter Section; thence North 87 degrees 02' East along the north line of said Quarter Section 452.9 feet to the point of beginning, containing 4.4 acres.

ALL BEING SITUATED IN THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI.

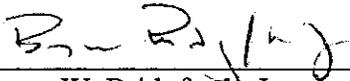
LESS AND EXCEPT: 1.50 acres, situated in Part of the Northwest Quarter of Section 27, Township 2 South, Range 9 West, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the Northeast Quarter of Section 27, Township 2 South, Range 9 West, DeSoto County, Mississippi; thence South 03 degrees 32 minutes East along the center of Baker Road 300.0 feet to a point; thence South 86 degrees 28 minutes West 25.0 feet to a 3/8 inch rebar set on the West R.O.W. of said Baker Road and point being the Point of Beginning of the 1.50 acre tract herin described; thence South 86 degrees, 28 minutes West 200.0 feet to a 1/2 inch iron pipe set; thence South 03 degrees 32 minutes East 327.0 feet to a 3/8 inch rebar set; thence North 86 degrees 28 minutes East 200.0 feet to a

3/8 inch rebar set on the West R.O.W. of Baker Road; thence North 03 degrees 32 minutes West 327.0 feet to the Point of Beginning as surveyed by Clerk's Land Surveying in June, 2006. Being the same property conveyed by Virginia F. Quinley to Adam Kennedy, et ux, by deed dated June 30, 2006, and recorded in Deed Book No. 533, at Page 52, 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 2nd day of April, 2013.



Barry W. Bridgforth, Jr.
Substitute Trustee

PREPARED BY:
Bridgforth & Buntin, PLLC
Barry W. Bridgforth, Jr. #9797
5293 Getwell Road
Southaven, MS 38672
(662) 393-4450

PUBLISH: April 4, April 11, April 18, and April 25, 2013.

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on November 23, 1998, Gary D. Billings and Sherry L. Billings executed a promissory note payable to the order of Norwest Mortgage, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated November 23, 1998, executed by Gary D. Billings and Sherry L. Billings and being recorded in Book 1059 at Page 273 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Norwest Mtg. Closing Services, Trustee and to Norwest Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, Wells Fargo Bank, NA sbmt Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Norwest Mtg. Closing Services, the same having been recorded in Book 3387 at Page 587 of the records of the Chancery Clerk of Desoto County, Mississippi; 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, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 26th day of April, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

Lot 73, Section A, Revised Churchwood Estates Subdivision, in Section 2, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 45-46, in the office of the Chancery Clerk of Desoto County, Mississippi.

Indexing Instructions: Lot 73, Section A, Revised, Churchwood Estates, S-2, T-2S, R-8W, Desoto County, Mississippi

More commonly known as: 5700 Greeno, Horn Lake, Mississippi 38637

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

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service at 1555 Poydras Street, New Orleans, Louisiana 70112.

The property will be sold subject to the interest of the Internal Revenue Service by virtue of a Federal Tax Lien filed in the Real Estate records of Desoto County, Mississippi on March 21, 2011 and recorded in Book 17 at Page 529.

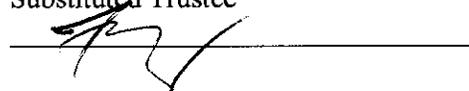
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

4-26-13

This 2nd day of April, 2013.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates:
April 4, 2013, April 11, 2013, April 18, 2013, and April 25, 2013

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on May 21, 2008, Samantha E. Gulledge executed a promissory note payable to the order of Pulaski Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated May 21, 2008, executed by Samantha E. Gulledge, and being recorded in Book 2,903 at Page 269 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Charles M. Quick, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A., by an Assignment filed of record on July 25, 2011 and recorded in Book 3,323 at Page 793 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Charles M. Quick, the same having been recorded in Book 3,354 at Page 154 of the records of the Chancery Clerk of Desoto County, Mississippi; 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, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 26th day of April, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

The following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of Desoto, State of Mississippi, and more particularly as follows, to-wit:

Lot 9, Liberty Estates, located in Section 25, Township 1 South, Range 9 West, Desoto County, Mississippi, as recorded in Plat Book 55, Pages 26-27, in the office of the Chancery Clerk of Desoto County, Mississippi.

Indexing Instructions: Lot 9, Liberty Estates, Desoto County, Mississippi

More commonly known as: 6270 Liberty Estates Drive, Walls, Mississippi 38680

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

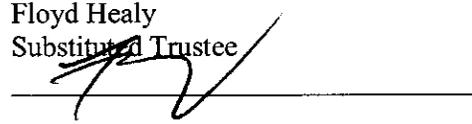
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

4-26-13

This 2nd day of April, 2013.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates:
April 4, 2013, April 11, 2013, April 18, 2013 and April 25, 2013

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on July 13, 2005, Jonathan A. Davis and Ashley H. Davis executed a promissory note payable to the order of Pulaski Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated July 13, 2005, executed by Jonathan A. Davis and Ashley H. Davis, and being recorded in Book 2259 at Page 385 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee, and to Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A., by an Assignment filed of record on August 9, 2011 and recorded in Book 3329 at Page 739 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold Weiss, the same having been recorded in Book 3353 at Page 179 of the records of the Chancery Clerk of Desoto County, Mississippi; 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, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 26th day of April, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 75, SECTION "C", CROSS CREEK SUBDIVISION, IN SECTION 12, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 64, PAGE 6, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Indexing Instructions: Lot 75, Section C, Cross Creek Subdivision, Desoto County, Mississippi

More commonly known as: 1262 Cross Creek Drive, Hernando, Mississippi 38632

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

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

This 2nd day of April, 2013.

4-26-13



Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee

Insertion Dates:
April 4, 2013; April 11, 2013; April 18, 2013; and April 25, 2013.

Statement of Posting

Please sign below and return this page to me to acknowledge receipt and posting of the above referenced notice of sale.

I, _____ received the original Notice of Sale for
_____ and have posted it at the _____ County Courthouse on
_____ (County)

(Date)

Signature

Title: _____