

**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 2nd day of May, 2014, 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.

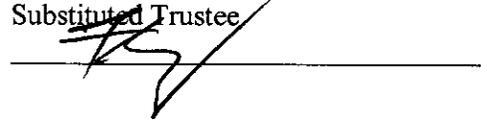
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

5/2/14

This 2nd day of April, 2014.

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

Floyd Healy  
Substituted Trustee



Insertion Dates:  
April 10, 2014, April 17, 2014, April 24, 2014, and May 1, 2014