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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 27, 2008, ELIJAH SMITH, III, executed a certain deed of trust to LUCKETT LAND TITLE, INC., Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 2921, Page 761; and WHEREAS, said deed of trust was transferred and assigned to OCWEN LOAN SERVICING, LLC and recorded June 21, 2010 in Book 3179, Page 353, and WHEREAS, OCWEN LOAN SERVICING, LLC has heretofore substituted Kent D. McPhail as Trustee by instrument dated July 26, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3197, Page 212; 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, OCWEN LOAN SERVICING, LLC, 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, Kent D. McPhail, Substituted Trustee in said deed of trust, will on MAY 9, 2011 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 steps of the County Courthouse of DESOTO County, located at HERNANDO, MS, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit:

Lot 72, Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90 Pages 29-31 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Security Builders, Inc., and Elijah Smith by virtue of a Quitclaim Deed dated 09/25/2007 recorded in Deed Book 586 Page 119 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 14th day of MARCH, 2011.

5-9-11



Kent D. McPhail SUBSTITUTED TRUSTEE Dumas & McPhail 126
Government Street Mobile, AL 36602 (251) 438-2333

Publication Dates: APRIL 14, 21 28 AND MAY 5, 2011