

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Hal W. Guthrie executed a Deed of Trust dated November 7, 2005 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2369, Page 1, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 18, 2011 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3275, Page 341.

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, and the legal holder of said indebtedness, BancorpSouth Bank, 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 sum due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 13th day of May, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, 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 at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

90 acres, more or less, being more particularly described as follows:

Beginning 80 feet west of the Southeast corner of the Southwest Quarter of Section 8, Township 3, Range 8 West, thence North 5°33' West 393 feet to an iron pin, thence South 81°45' West 537.5 feet to an iron pin, thence North 5°33' West 4887 feet to an iron pin, thence South 84°30' West 702.5 feet to a point, thence South 5°33' East 5280 feet to a point, thence North 84°30' East 1240 feet to the point of beginning, containing 90 acres, more or less.

LESS AND EXCEPT: Part of the Southwest Quarter of Section 8, Township 3, Range 8 West described as beginning at a point in the North right of way of State Highway No. 304, 693.4 feet West of the Southeast corner of the Southwest Quarter of Section 8, Township 3, Range 8 West, thence South 85°45' West 626.6 feet along said right of way to a point, thence North 5°33' West 1186.0 feet to a point in the center of a drainage ditch, thence South 35°45' East along center of said ditch 1028.7 feet to a point, thence South 21°45' East along said ditch 321.0 feet to the point of beginning containing 9.42 acres, more or less. All bearings are magnetic. Said 9.42 acres is a part of the land conveyed from Mahalia McClain to L.A. McDonald, et ux, by Warranty Deed dated November 8, 1957, of record in Book 44, Page 326 of the deed records of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8th day of April, 2011.



Gary P. Snyder, Substitute Trustee
Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2996

Publish: April 21, 2011; April 28, 2011; May 5, 2011 and May 12, 2011.

TRUSTEE'S NOTICE OF SALE

WHEREAS, ROBERT C. PEARCE, SR. and MARGARET M. PEARCE executed a certain Deed of Trust to COLMON MITCHELL, Trustee for the benefit of FIRST SECURITY BANK, which Deed of Trust is dated July 7, 2006, and is of record in Deed of Trust Book 2,516 at Page 680 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 in accordance with the terms of said Deed of Trust, and FIRST SECURITY BANK, the legal owner and holder of said indebtedness and said Deed of Trust having requested the undersigned Trustee to execute the trust and sell the real property described therein in accordance with the terms of said Deed of Trust for the purpose of raising sums due thereunder, together with attorney's fees, Trustee's fees and expenses of sale;

NOW, THEREFORE, the undersigned Trustee, will during legal hours (being between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.) on the 13th day of May, 2011, at the east front door of the County Courthouse of DeSoto County, Mississippi, in the City of Hernando, Mississippi, offer for sale and sell at public auction to the highest bidder for cash, the following described real property lying and being situated in DeSoto County, Mississippi, to-wit:

Lot 32, Second Addition, Germanwood Estates situated in Section 28, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 24, Pages 33-34, Chancery Clerk's Office, DeSoto County, Mississippi.

The undersigned will convey only such title as is vested in me as Trustee.

WITNESS MY SIGNATURE, this the 15th day of April, 2011.



COLMON MITCHELL, Trustee

TO: *The DeSoto Times*

Please publish four (4) times: April 21, April 28, May 5, and May 12, 2011. Please send Proof of Publication and bill to Smith, Phillips, Mitchell, Scott & Nowak, LLP, P. O. Drawer 1586, Batesville, Mississippi 38606.

5-13-11

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 25th day of May, 2002, William Keen a/k/a William Garvin Keen and Kimberly Keen, husband and wife, executed a certain Deed of Trust to Mel Westerfield, Trustee for the benefit of Regions Bank, successor by merger to Union Planters Bank, National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 1531 at Page 329 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Mel Westerfield, Trustee for Regions Bank, successor by merger to Union Planters Bank, National Association, said Appointment of Substitute Trustee being recorded in Book 3,291 at Page 97 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in William Garvin Keen; 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, Regions Bank, successor by merger to Union Planters Bank, National Association, 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, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 13th day of May, 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 Door of the DeSoto County Courthouse, 2535 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

5-13-11

Lot 2845, Section N, Southaven West Subdivision, situated in Section 26,
Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 5,
Pages 8 and 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 13th day of April, 2011.


T. Frank Collins, Substituted Trustee

Prepared By:

T. Frank Collins, Esq.

Collins & Associates, PLLC

100 Webster Circle, Suite 2

Madison, Mississippi 39110

Telephone: (601) 853-4400

Dates of Publication:

April 21, April 28, May 5 and May 12, 2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 21st day of January, 2009, Joseph F. Henderson and Melanie P. Henderson, husband and wife, executed a certain Deed of Trust to Angie Dellinger, Trustee for the benefit of Regions Bank, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 2,992 at Page 498 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Angie Dellinger, Trustee for Regions Bank, said Appointment of Substitute Trustee being recorded in Book 3,291 at Page 94 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Joseph F. Henderson; 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, Regions 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, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 13th day of May, 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 Door of the DeSoto County Courthouse, 2535 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

5-13-11

Lot 45, Section "F", Pinehurst Subdivision, in Section 10, Township 2 South, Range 7 West, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 47, Page 22-23, in the office of the Chancery Clerk of Desoto County, Mississippi.

Known: 4389 Shiney Point Cv

Parcel: 2 07 2 10 06 0 00045 00

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 13th day of April, 2011.

A handwritten signature in black ink, appearing to read 'T. Frank Collins', written over a horizontal line.

T. Frank Collins, Substituted Trustee

Prepared By:

T. Frank Collins, Esq.

Collins & Associates, PLLC

100 Webster Circle, Suite 2

Madison, Mississippi 39110

Telephone: (601) 853-4400

Dates of Publication:

April 21, April 28, May 5 and May 12, 2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 8, 2004, JOAN EASON HACKER and PALMER E. HACKER, executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of FIRST SECURITY BANK, which Deed of Trust is recorded in Trust Deed Book 2006, Page 352, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said First Security Bank has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3286, Page 418, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on December 28, 2004, JOAN EASON HACKER and PALMER E. HACKER, executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank which Deed of Trust is recorded in Trust Deed Book 2135, Page 523, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said First Security Bank has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3286, Page 418, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on July 2, 2008, JOAN EASON HACKER and PALMER E. HACKER, executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank which Deed of Trust is recorded in Trust Deed Book 2939, Page 95, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said First Security Bank has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3286, Page 418, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the holder of said indebtedness, First Security Bank, having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deeds of Trust.

NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will, on the 13th day of May, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando,

5-13-11

Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

One lot or parcel of land in the village of Olive Branch, County of DeSoto, State of Mississippi, and further described as beginning at a stake Northeast corner of Sandidge Road in the center of Church Street; thence Southeast in the center of said street one hundred sixty six feet (166') to a stake; thence Southwest two hundred sixty four feet (264') to a stake; thence South fifty feet (50') to a stake; thence West three hundred forty three feet (343') to a stake; thence Northeast four hundred sixty seven feet (467') parallel with the Sandidge line to a stake; thence East two hundred seventeen feet (217') to the beginning; in Section 34, Township 1, Range 6, in the County of DeSoto and State of Mississippi containing two (2) acres, more or less. Index all quarter sections.

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 15th day of April, 2011.

/s/ James E. Woods
JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: April 21, 2011, April 28, 2011, May 5, 2011 and May 12, 2011