

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

4/02/14 12:12:11  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 8, 2005, executed by JOSHUA J FRAZEE, conveying certain real property therein described to CHARLES A. MYERS, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS NOMINEE FOR REALTY MORTGAGE CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 12, 2005, in Deed Book 2195, Page 300; and WHEREAS, on March 15, 2010 the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3,143, Page 233; and WHEREAS, on March 4, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3,782, Page 688; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on May 15, 2014 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 74, PHASE A, STONE CREEK SUBDIVISION, PLUM POINT VILLAGES PLANNED UNIT DEVELOPMENT, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 52, PAGES 34-35, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

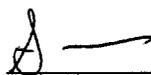
PARCEL# 2073-0606.0-00074.00  
FILE # S12716

PROPERTY ADDRESS: The street address of the property is believed to be **63 BELISLE DRIVE, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

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.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 31<sup>st</sup> day of March, 2014.

  
\_\_\_\_\_

Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 04/17/2014, 04/24/2014, 05/01/2014, 05/08/2014

5-15-14

**PUBLICATION DATES:**  
**NEWSPAPER:**

**April 17, 2014, April 24, 2014, May 1, 2014, May 8, 2014**  
**The Desoto Times Tribune**

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

WHEREAS, on April 23, 2004, Christi L. George A/K/A Christi Copper and Kenny George executed a certain deed of trust to Diane Slack and Todd Goodhart, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Fieldstone Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of Desoto, County, state of Mississippi, in Book 1977, Page 743; and

WHEREAS, said deed of trust was ultimately assigned to HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2004-3 and recorded in Book 3249, Page 104; and WHEREAS HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2004-3 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on March 25, 2013 in Book 3610, Page 301; 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, HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2004-3, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on May 15, 2014 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 main front door of the County Courthouse of Desoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

Lot 1541, Section E, Revised Southaven West Subdivision, in Section 22 and 27, Township 1 South, Range 8 West, Desoto County, Mississippi, as shown on Plat of record in Plat Book 3, Page 27-28, in the Clerk's Office of Desoto County, Mississippi.

5-15-14

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

Holly Ratcliff

Substituted Trustee  
Jauregui & Lindsey, LLC  
2110 Devereux Circle  
Birmingham, AL 35243  
(205) 970-2233

Publication dates: April 17, 2014, April 24, 2014, May 1, 2014, May 8, 2014

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

4/22/14 10:37:24  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI  
COUNTY OF DE SOTO**

**WHEREAS**, on June 27, 2006, Tracy Ousley and Gary Scott executed and delivered a certain Deed of Trust unto Lem Adams III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for WMC Mortgage Corp, 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 2,507, Page 22, and

**WHEREAS**, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC4, Mortgage Pass-Through Certificates, Series 2006-WMC4, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,411, Page 729; and

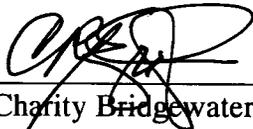
**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3795, Page 51; and

**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 May 15, 2014, the Substitute or Appointed Trustee shall, 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 153, Section B, Fairfield Meadows Subdivision, PUD, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Sixteenth day of April, 2014



Charity Bridgewater, Assistant Vice President  
Priority Trustee Services of Mississippi, LLC.  
1587 Northeast Expressway  
Atlanta, Georgia 30329  
770-234-9181  
File No.: 1137413

PUBLISH: 04/24/2014, 05/01/2014, 05/08/2014

5-15-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 24th day of January, 2008, and acknowledged on the 24th day of January, 2008, George D. Christian and Elizabeth W. Christian, husband and wife, executed and delivered a certain Deed of Trust unto Henry H. Hyman, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2849 at Page 240; and

WHEREAS, on the 3rd day of December, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3547 at Page 529; and

WHEREAS, on the 21st day of March, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3793 at Page 472; and

WHEREAS, on the 27th day of March, 2014, a Scrivener's Affidavit was recorded via instrument appearing in the aforesaid land records to correct an error in the legal description in the subject deed of trust; this Affidavit appears in DK W Book 730 at Page 617

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 8, Acree Place Subdivision, situated in Section 18, Township 3 South, Range 7 West, in DeSoto County Mississippi, as shown on plat of record in Plat Book 8, Pages 35-36, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to A.L. Walters by Warranty Deed dated April 14, 2003 and recorded in Book 0441, Page 0785, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 10th day of April, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

lel/F14-0285

PUBLISH: 4.24.14/ 5.1.14/ 5.8.14

5-15-14

Substitute Trustee's Notice of Sale

4/24/14 11:50:54  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 23rd day of May, 1997, and acknowledged on the 23rd day of May, 1997, E. Dwaine Heaberlin, a married person and wife, Cheryl H. Heaberlin, executed and delivered a certain Deed of Trust unto Norwest Mortgage Closing Services, Trustee for Norwest Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 909 at Page 395; and

WHEREAS, on the 25th day of May, 2011, Wells Fargo Bank, N.A., s/b/m to Wells Fargo Home Mortgage, Inc., f/k/a Norwest Mortgage, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3311 at Page 462; and

WHEREAS, on the 28th day of March, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3796 at Page 581; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2974, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 5 Pages 8-9, in the Office of the Chancery Clerk Of Desoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 22nd day of April, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

lel/F14-0303

PUBLISH: 4.24.14/ 5.1.14/ 5.8.14

5-15-14

4/24/14 11:50:40  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 21st day of November, 2005, and acknowledged on the 21st day of November, 2005, David N. Lewis and Margie S. Lewis, husband and wife, T/E WROS, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2362 at Page 700; and

WHEREAS, on the 2nd day of April, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3799 at Page 288; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 838, Section D, Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 42-43, in the office of the Chancery Clerk of Desoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 22nd day of April, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

lel/F14-0330

PUBLISH: 4.24.14/ 5.1.14/ 5.8.14

5-15-14

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 28, 2006, Kiera Soh, an unmarried man executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,466 at Page 49; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificated, Series 2006-7 by instrument dated July 13, 2011 and recorded in Book 3,328 at Page 41 of the aforesaid Chancery Clerk's office; 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 Certificated, Series 2006-7 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 20, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,797 at Page 647; 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, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificated, Series 2006-7, 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.

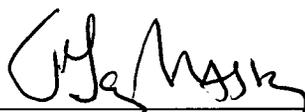
NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 15, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 93, ESTATES OF DAVIS GROVE SUBDIVISION, Section A, situated in Section 23, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 89, Page 17-20, 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.

This being the same property conveyed to the Grantor herein by Warranty Deed recorded simultaneously herewith, in said Chancery Clerk's Office.

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

WITNESS MY SIGNATURE on this 15th day of April, 2014.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

8427 Juanita Drive  
Olive Branch, MS 38654  
13-008471AH

Publication Dates: April 24, 2014, May 1 and 8, 2014

5-15-14

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on September 23, 1999, Julia A. Wilson, unmarried executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1151 at Page 500; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated May 31, 2002 and recorded in Book 1616 at Page 125 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 31, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,796 at Page 639; and

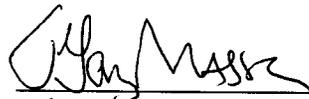
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 15, 2014 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 1195, Section "C" South, DeSoto Village, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 10, Pages 2-8, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 17th day of April, 2014.

  
\_\_\_\_\_  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

6495 Heather Road  
Horn Lake, MS 38637  
14-009290AH

Publication Dates:  
April 24, 2014 and May 1 and 8, 2014

5-15-14

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on November 3, 2006, Jerry Sallee and wife, Sarah Sallee, executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,603 at Page 328; and

WHEREAS, said Deed of Trust was subsequently assigned to 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 2006-20 by instrument dated January 17, 2013 and recorded in Book 3,583 at Page 97 of the aforesaid Chancery Clerk's office; 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 2006-20 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 25, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,797 at Page 650; 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, 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 2006-20, 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.

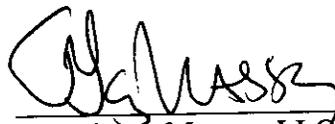
NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 15, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 1, Jimwood Subdivision, located in Section 10, Township 3 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 6, Page 7 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Less and Except: 0.49 acres, more or less, conveyed to Mississippi Transportation Commission recorded in Book 371, Page 692 of record 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 17th day of April, 2014.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive, Suite B-202  
Flowood, MS 39232  
(601)981-9299

1652 Highway 301 South  
Lake Cormorant, MS 38641  
14-008880BE

Publication Dates: April 24, May 1 and 8, 2014

5-15-14

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 20, 1993, William E. Tapp, unmarried, executed a certain deed of trust to William H. Lovell, Trustee for the benefit of First Commercial Mortgage Company of Memphis which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 656 at Page 193; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated August 13, 2008 and recorded in Book 2,953 at Page 69 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 3, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,799 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, 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 15, 2014 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:

1.10 acre tract as part of the Rikard tract in the Southeast Quarter of Section 33, Township 2 South, Range 6 West, DeSoto County, Mississippi.

Beginning at a point on the south line of Section 33, Township 2 South, Range 6 West, said point being 854.13 feet west of the southeast corner of the southeast quarter of said section; thence North 23° 46' West 209.11 feet to a point; thence North 85° 50' West 35 feet to a point; thence North 25° 44' West 45.26 feet to a point in the center of Lewisburg Road; thence South 47° 30' West 341.14 feet along the center of said road to a point in the South line of Section 33, thence South 89° 23' East 390.41 feet along the south line of said section to the point of beginning and containing 1.10 acres more or less. All bearings are magnetic.

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

WITNESS MY SIGNATURE on this 17th day of April, 2014.

  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

8801 Byhalia Road  
Olive Branch, MS 38654  
14-009153BE

Publication Dates:  
April 24, May 1 and 8, 2014

5-15-14