

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 20, 2003, Benjamin Louis Matteson and wife, Barbara Diane Matteson, executed a deed of trust to Arnold M. Weiss, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1768 at Page 521 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RASC 2003KS7 by instrument dated January 13, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3267 at Page 54; and

WHEREAS, the aforesaid, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RASC 2003KS7, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated March 11, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3285 at Page 208; 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 the legal holder of said indebtedness, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RASC 2003KS7, having requested the undersigned Substituted Trustee to execute the

5-18-11

trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 18th day of May, 2011, offer for sale at public outcry for cash to the highest bidder, 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 at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

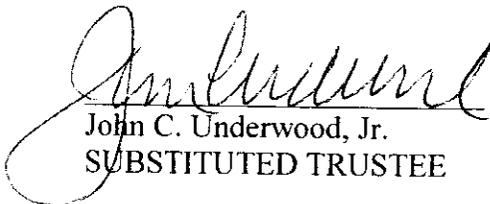
Lot 22, North Cockrum Farms, in Section 23, Township 3 South, Range 6 West, City of Hernando, as per plat thereof recorded in Plat Book 43, Pages 27-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grantors herein by Warranty Deed of record at Book 265, Page 145, filed for record December 9, 1993, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel ID:3-06-6-23-01-0-0002200

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

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


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10110661

PUBLISH: 04/26/2011, 05/03/2011, 05/10/2011, 05/17/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 23, 2005, Robert L. McClay, executed a deed of trust to O'Brien Law Firm, LLC, trustee for the benefit of Citizens Home Mortgage, LLC, which deed of trust is recorded in Deed of Trust Book 2246 at Page 305 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to CitiFinancial Mortgage Company, Inc. by instrument dated February 10, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2,411 at Page 697; and

WHEREAS, the aforesaid deed of trust was assigned to Bayview Loan Servicing, LLC by instrument dated July 28, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,066 at Page 534; and

WHEREAS, the aforesaid, Bayview Loan Servicing, LLC, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated September 14, 2010 and recorded in the office of the aforesaid Chancery Clerk in Book 3,220 at Page 245; 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 the legal holder of said indebtedness, Bayview Loan Servicing, LLC, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

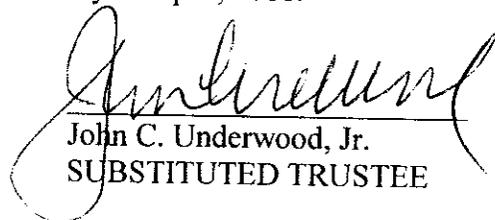
5-18-11

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 18th day of May, 2011, offer for sale at public outcry for cash to the highest bidder, 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 at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 28, Section A, Wellington Square East, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 85, Page 41, 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.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10080449

PUBLISH: 04/26/2011, 05/03/2011, 05/10/2011, 05/17/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 7, 2005, Michael E. Solomon and Andrea W. Solomon, husband and wife, executed a deed of trust to Jerry Baker, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2329 at Page 313 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to MetLife Home Loans, a division of MetLife Bank, N.A. by instrument dated October 22, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,097 at Page 263 ; and

WHEREAS, the aforesaid, MetLife Home Loans, a division of MetLife Bank, N.A., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 22, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3,097 at Page 266; 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 the legal holder of said indebtedness, MetLife Home Loans, a division of MetLife Bank, N.A., 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale:

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 18th day of May, 2011, offer for sale at public outcry for cash to

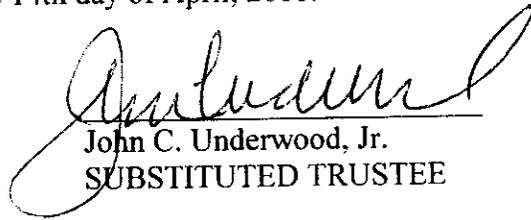
5-18-11

the highest bidder, 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 at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 38, Neighborhood A, Cherry Tree Park Subdivision, situated in Section 16, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 17, 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 14th day of April, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #09100459

PUBLISH: 04/26/2011, 05/03/2011, 05/10/2011, 05/17/2011

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 29th day of June, 1998, a Deed of Trust was executed by Melvin G. White to J. Patrick Caldwell as Trustee for Bank of Mississippi, nka BancorpSouth Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 1014 at Page 639, and re-recorded in Book 3,293, Page 765; and

WHEREAS, under the terms of said Deed of Trust, BancorpSouth 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.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1392 at Page 353, and re-recorded in Book 1397 at Page 522 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 Wednesday, the 18th day of May, 2011, 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:

A 6.88 (more or less) acre tract of land located in the Southeast Quarter of Section 20, Township 2 South, Range 7 West, DeSoto County, Mississippi, and is more particularly described as follows:

Commencing at the Southeast corner of said Section (3/8" rebar set); thence North 05 degrees 00 minutes 00 second West a distance of 449.97 feet to a 3/8" rebar set being the point of beginning also being the Northeast corner of Lot 2 of Lester Subdivision (Plat Book 7, Page 22); thence South 84 degrees, 57 minutes, 09 seconds West along the North

1
5-18-11

line of said Lot 2 a distance of 260.77 feet to a 3/8" rebar set; thence South 5 degrees 00 minutes 00 seconds East along the West line of said Lot 2 distance of 30.59 feet to a 3/8" rebar set being the Northeast corner of a 1 acre tract (Deed Book 126, Page 133); thence South 84 degrees 57 minutes 09 seconds West along the North line of said 1 acre tract a distance of 259.50 feet to a 3/8" rebar set; thence North 05 degrees 26 minutes 25 seconds West along the White East line (Deed Book 226, Page 504) a distance of 180.62 feet to a 1" pipe found; thence North 85 degrees, 41 minutes 59 seconds East along the South line of the White 3.5 acre tract a distance of 107.05 feet to a 3/8" rebar set; thence North 05 degrees 00 minutes 00 seconds West parallel to the East line of said Section a distance of 847.00 feet to a 3/8" rebar set being the Northeast corner of the White 3.5 acre tract; thence North 84 degrees 33 minutes 57 seconds East along the South line (Deed Book 109, Page 287) a distance of 414.63 feet to a 3/8" rebar set in the East line of said section; thence South 05 degrees 00 minutes 00 seconds East along said East line a distance of 324.15 feet to a 3/8" rebar set; thence South 84 degrees 34 minutes 30 seconds West along the North line of the Guy tract (Deed Book 111, Page 135) a distance of 312.43 feet to a 2" pipe found; thence South 03 degrees 46 minutes 52 seconds East along said Guy West line a distance of 433.51 feet to a 3/8" rebar set; thence North 84 degrees 34 minutes 30 seconds East along said Guy South line a distance of 321.65 feet to a 3/8" rebar set; thence South 05 degrees 00 minutes 00 seconds East along said Section line a distance of 240.94 feet to the point of beginning being subject to all codes, revisions, subdivision covenants, easements and rights of way that may apply.

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 20th day of April, 2011.


BARRY W. BRIDGEFORTH, JR., Substitute Trustee

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

PUBLISH: April 26, May 3, May 10, and May 17, 2011

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 12th day of December, 2006, a Deed of Trust was executed by **CHARLES W. CARTER** and **GLENN S. STROUPE**, 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 2625, Page 409, and modified by Modification of Deed of Trust recorded in Book 2889, Page 11; 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 3,288, Page 361, and re-recorded in Book 3,292, Page 325 thereof; and

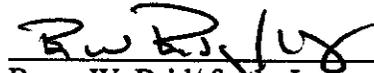
WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Barry W. Bridgforth, Jr., 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 Wednesday, May 18, 2011, 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:

5-18-11¹

Lot 1693, Section F, Southaven West Subdivision, Section 22, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 3, Pages 29-30, 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.

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 19th day of April, 2011.



Barry W. Bridgforth, Jr.
Substitute Trustee

PREPARED BY:
Bridgforth & Buntin, PLLC
Barry W. Bridgforth, Jr. #9797
P.O. Box 241
Southaven, MS 38671
(662) 393-4450

PUBLISH: April 26, May 3, May 10, and May 17, 2011

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on October 26, 2001, Michael M. Wiles 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 October 26, 2001, executed by Michael M. Wiles and being recorded in Book 1410, at Page 476, of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Home Mortgage, Inc., by an Assignment filed of record on January 7, 2002, and recorded in Book 1440, at Page 555, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A. s/b/m to Wells Fargo Home Mortgage, Inc., 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 3290, at Page 646, 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 18th day of May, 2011, 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 1719, Section "G" Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 3, Page 31 & 32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 1719, Section "G", Southaven West S/D, Section 22, T1S-R8W, DeSoto County, Mississippi
More commonly known as: 2090 Brookhaven Drive, Southaven, Mississippi 38671

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

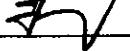
5-18-11

under said Deed of Trust.

This 22nd day of April, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:

April 26, 2011; May 3, 2011; May 10, 2011; and May 17, 2011.

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on August 31, 2005, Kirby N. Cox and Karen D. Cox 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 August 31, 2005, executed by Kirby N. Cox and Karen D. Cox and being recorded in Book 2300, at Page 74, of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to 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 April 8, 2011, and recorded in Book 3291, at Page 196, 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 3291, at Page 198, 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 18th day of May, 2011, 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 56, Section A, River Oaks Subdivision, situated in Section 2, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 57, Page 17 in the Chancery Clerk's Office of DeSoto County, Mississippi

Indexing Instructions: Lot 56, Section A, River Oaks S/D, Section 2, T2S-R8W, DeSoto County, Mississippi
More commonly known as: 5825 Amaray Cove, 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.

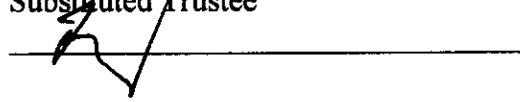
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

5-18-11

This 22nd day of April, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
April 26, 2011; May 3, 2011; May 10, 2011; and May 17, 2011.

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on January 4, 2006, Armon Haymon executed a promissory note payable to the order of Premier Mortgage Funding Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated January 4, 2006, executed by Armon Haymon and being recorded in Book 2394, at Page 229, of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Chad Borden, Attorney, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Premier Mortgage Funding, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to US Bank National Association as Trustee, by an Assignment filed of record on November 12, 2008, and recorded in Book 2965, at Page 761, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, US Bank National Association as Trustee, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Chad Borden, Attorney, the same having been recorded in Book 3290, at Page 303, 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 18th day of May, 2011, 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 384, Section B, South 1/2 and Section East of Cow Pen Creek, DeSoto Village Subdivision, situated in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 8, Page 16, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 384, Section B, DeSoto Village Subdivision, DeSoto County, Mississippi.

More commonly known as: 2640 Valleybrook Drive, 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.

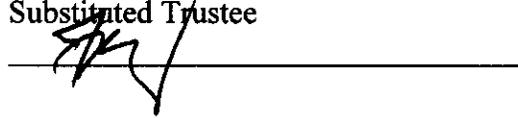
5-18-11

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

This 15th day of April, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:

April 26, 2011; May 3, 2011; May 10, 2011; and May 17, 2011.

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

4/26/11 10:19:26
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on October 16, 2007, Faye Virginia Miller executed a promissory note payable to the order of Bank of Bartlett; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 16, 2007, executed by Faye Virginia Miller, and being recorded in Book 2,818 at Page 18 in the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to W. Arthur Sandridge, Trustee and to Bank of Bartlett, as Beneficiary, the hereinafter described property; and

WHEREAS, Bank of Bartlett, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of W. Arthur Sandridge, the same having been recorded in Book 3,292 at Page 510 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 18th day of May, 2011, 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:

10 acres, more or less, known as Tract 2 of the Division of the Grandlienard Tract, situated in the Southeast Quarter of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi, and being more particularly described as follows:

12.80 acres, more or less, situated in the Southeast Quarter of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi, with said tract being originally known as Tract 3 and more particularly described as follows: Beginning at the Southeast corner of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi; thence South 87 degrees 35 minutes 46 seconds West, a distance of 2632.79 feet to a point in the centerline of Treadway Road; thence North 04 degrees 44 minutes 00 seconds West along the centerline of Treadway Road, a distance of 210.72 feet to a point; thence North 87 degrees 34 minutes 04 seconds East, a distance of 2648.41 feet to an iron pin; thence South 00 degrees 29 minutes 50 seconds East along an existing fence, a distance of 211.96 feet to the Point of Beginning and containing 12.80 acres, more or less, and being the same property described and conveyed in Warranty Deed Book No. 201, at Page 307, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

LESS AND EXCEPT:

2.80 acres, more or less, known as Tract 1 of the Division of the Grandlienard Tract,

5-18-11

situated in the Southeast Quarter of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi, being part of an original 12.80 acre tract known as Tract 3, and more particularly described as follows: Commencing at a mag nail found in the centerline of Treadway Road being the commonly accepted Southwest corner of the Southeast Quarter of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi, said point being the Point of Beginning; thence North 01 degree 30 minutes 19 seconds West along said road a distance of 210.72 feet; thence South 89 degrees 14 minutes 29 seconds East, a distance of 581.65 feet; thence South 0 degrees 00 minutes 00 seconds East, a distance of 210.85 feet; thence North 89 degrees 12 minutes 49 seconds West, a distance of 576.12 feet to the Point of Beginning, said described tract containing 2.8 acres, more or less, and being the same property described and conveyed in Warranty Deed Book No. 486, at Page 132, in the Office of the Chancery Clerk of Desoto County, Mississippi.

More commonly known as: 4960 Treadway, Hernando, Mississippi 38632

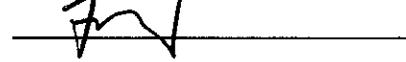
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

This 21st day of April, 2011.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72202

Floyd Healy
Substituted Trustee



Insertion Dates:
April 26, 2011; May 3, 2011; May 10, 2011; and May 17, 2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 12, 2001, Catherine Y. Watkins, and husband Tommy W. Watkins, executed a deed of trust to Barbara Zirilli, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1395 at Page 215 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated March 24, 2008, and recorded in the office of the aforesaid Chancery Clerk in Book 2874 at Page 799; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated March 22, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3291 at Page 757; 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 the legal holder of said indebtedness, GMAC Mortgage, LLC, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 18th day of May, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M.

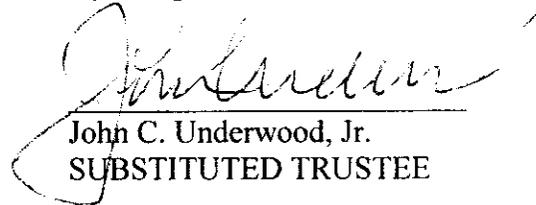
5-18-11

and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 261, Section D, Dickens Place, PUD, Oliver's Glenn, situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 48 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 20th day of April, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11020143

PUBLISH: 04/26/2011, 05/03/2011, 05/10/2011, 05/17/2011