

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on July 28, 1999, Jeffrey Ray Napper and Jennifer L. Welch 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 July 28, 1999, executed by Jeffrey Ray Napper and Jennifer L. Welch and being recorded in Book 1135 at Page 235 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Norwest Mortgage Closing Serv., Trustee and to Norwest Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to HSBC Bank USA, National Association as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1 by an Assignment filed of record on May 15, 2009 and recorded in Book 3031 at Page 101 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to HSBC Bank USA, National Trust Company, as Trustee for the Holders of MASTR Reperforming Loan Trust 2006-1 by an Assignment filed of record on August 30, 2011 and recorded in Book 3336 at Page 206 and corrected on January 30, 2012 in Book 3394 at Page 163 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, HSBC Bank USA, National Trust Company, as Trustee for the Holders of MASTR Reperforming Loan Trust 2006-1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Norwest Mortgage Closing Serv., the same having been recorded in Book 3417 at Page 560 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 30th day of May, 2012, 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 195, Stonecreek Subdivision, Phase B of Plum Point Villages PUD, in Section 1, Township 2 South, Range 8 West & Section 6, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Pages 26-27, in the office of the Chancery Clerk of Desoto County, Mississippi

Indexing Instructions: Lot 195, Stonecreek Subdivision, Phase B, Plum Point Villages PUD, Desoto County, Mississippi

More commonly known as: 5701 Steffani 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,

5-30-12

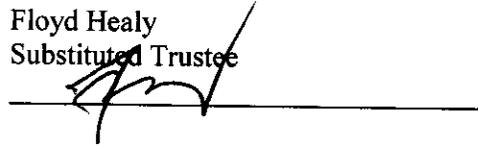
sand and gravel in or under subject property.

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

This 3rd day of May, 2012.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
May 8, 2012; May 15, 2012; May 22, 2012; and May 29, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on July 29, 2005, Patricia S. Clark 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 July 29, 2005, executed by Patricia S. Clark and James P. Clark and being recorded in Book 2272 at Page 661 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA by an Assignment filed of record on September 29, 2011 and recorded in Book 3347 at Page 245 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, 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 3417 at Page 567 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 30th day of May, 2012, 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 87, Section D, Country Village West Subdivision, in Section 3, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 28, in the office of the Chancery Clerk of Desoto County, Mississippi.

Indexing Instructions: Lot 87, Section D, Country Village West Subdivision, Desoto County, Mississippi

More commonly known as: 5667 Blocker Street, Olive Branch, Mississippi 38654

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.

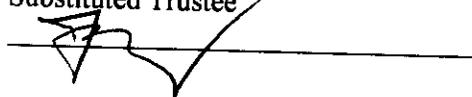
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 3rd day of May, 2012.

5-30-12

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

Floyd Healy
Substituted Trustee



Insertion Dates:
May 8, 2012; May 15, 2012; May 22, 2012; and May 29, 2012.

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 30th day of May, 2012, 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.

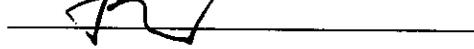
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

5-30-12

This 27th day of April, 2012.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
May 8, 2012; May 15, 2012; May 22, 2012; and May 29, 2012.