

5/08/14 11:34:15  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 15th day of October, 2002, Enos Chambers and Edna Chambers a/k/a Edna F. Chambers, husband and wife, executed a certain Deed of Trust to Bill R. McLaughlin, Trustee for the benefit of Regions Bank, successor by merger to Union Planters Bank NA, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1587 at Page 84 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Bill R. McLaughlin, Trustee for Regions Bank, successor by merger to Union Planters Bank NA, said Appointment of Substitute Trustee being recorded in Book 3,782 at Page 281 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Enos Chambers and wife, Edna F. Chambers; 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 legal holder of said indebtedness, Regions Bank, successor by merger to Union Planters Bank NA, 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 30th day of May, 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 DeSoto County Courthouse, 2535 Highway 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:

5-30-14

Lot 28, in Timber Lake Subdivision situated in Section 4, Township 2 South, Range 7 West, in the County of DeSoto, State of Mississippi as recorded in plat Book 28, Pages 32-33 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 1st day of May, 2014.

/s/ T. Frank Collins  
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:  
May 8, May 15, May 22 and May 29, 2014

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on October 24, 2003, AMANDA VICKERS and TIMOTHY S. VICKERS executed a promissory note payable to the order of Franklin American Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 24, 2003, executed by AMANDA VICKERS and TIMOTHY VICKERS and being recorded in Book 1864, at Page 632 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Scott R. Valby, Trustee and to Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American 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 September 19, 2013 and recorded in Book 3714, at Page 164 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 Scott R. Valby, the same having been recorded in Book 3789, at Page 738 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 May 30, 2014, 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, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 1800, Section G, Southaven West Subdivision, in Section 22, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 3, Page 31, Chancery Clerk's Office for DeSoto County, Mississippi, to which reference is hereby made for a more complete legal description

Parcel# 1085-2207.0-01800.00  
File#S11393

Indexing Instructions: Southaven West SD, Sec. G, Lot 1800  
More commonly known as: 8363 CEDAR BRUSH DRIVE, SOUTHAVEN, MS 38671-3407

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.

13-13955

5-30-14

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

This 7 day of May, 2014.

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

Floyd Healy  
Substituted Trustee



Insertion Dates: May 8, 2014; May 15, 2014; May 22, 2014; and May 29, 2014