

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

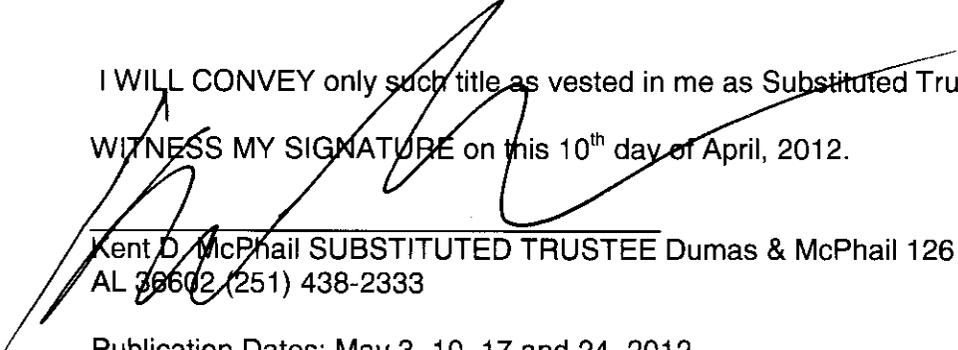
WHEREAS, on June 27, 2008, ELIJAH SMITH, III, executed a certain deed of trust to LUCKETT LAND TITLE, INC., Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 2921, Page 761; and WHEREAS, said deed of trust was transferred and assigned to OCWEN LOAN SERVICING, LLC and recorded June 21, 2010 in Book 3179, Page 353, and WHEREAS, OCWEN LOAN SERVICING, LLC has heretofore substituted Kent D. McPhail as Trustee by instrument dated July 26, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3197, Page 212; 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, OCWEN LOAN SERVICING, LLC, 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, Kent D. McPhail, Substituted Trustee in said deed of trust, will on May 31, 2012 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 steps of the County Courthouse of DESOTO County, located at HERNANDO, MS, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit:

Lot 72, Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90 Pages 29-31 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Security Builders, Inc., and Elijah Smith by virtue of a Quitclaim Deed dated 09/25/2007 recorded in Deed Book 586 Page 119 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 10th day of April, 2012.


Kent D. McPhail SUBSTITUTED TRUSTEE Dumas & McPhail 126 Government Street Mobile, AL 36602 (251) 438-2333

Publication Dates: May 3, 10, 17 and 24, 2012

5-31-12

5/01/12 11:15:19
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 8, 2005, DARRELL MARTIN, A MARRIED MAN AND PAMELA MARTIN executed a Deed of Trust to CHARLES A MYERS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR REALTY MORTGAGE CORPORATION, which Deed of Trust was filed on July 15, 2005 and recorded in Book 2259 at Page 771 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3422 at Page 344 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 15, SECTION A, WOODSHIRE SUBDIVISION, SITUATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 60, PAGE 33-34 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

5-31-12

WITNESS my signature on this 10th day of April, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4-10-2012

Title: AVP Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0023169
PARCEL No. 1 08 8 28 18 0 00015 00

DHGW 69441G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: May 10, 2012

SECOND PUBLICATION: May 17, 2012

THIRD PUBLICATION: May 24, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 29, 2006, MATTY S WATSON, A SINGLE WOMAN executed a Deed of Trust to SPARKMAN-ZUMMACH PC as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR FIRST FRANKLIN A DIVISION OF NAT. CITY BANK OF IN, which Deed of Trust was filed on March 31, 2006 and recorded in Book 2,441 at Page 149 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGATE LOAN TRUST 2006-FF9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF9, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3319 at Page 280 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, and the legal holder of said indebtedness, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGATE LOAN TRUST 2006-FF9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF9, 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 11, FINAL PLAT OF PHASE 1 OF THE FIRST REVISION TO LOT 3,
ARBOR LAKE SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8
WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN
PLAT BOOK 73, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF
DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

5.31.12

WITNESS my signature on this 5th day of April, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4-5-2012
Title: AVP Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0053458
PARCEL No. 1 08 7 35 13 0 00011 00

DHGW 69726G-5XS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

5/01/12 11:14:51
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 19, 2000, JAMES W POPE, AN UNMARRIED MAN executed a Deed of Trust to LEM ADAMS III as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on July 19, 2000 and recorded in Book 1230 at Page 171 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3400 at Page 171 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 354, SECTION E, TWIN LAKES SUBDIVISION, SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, IN DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 12, PAGE 19, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

5.31-12

WITNESS my signature on this 5th day of April, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4.5.2012
Title: ~~AVP~~ Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0008078
PARCEL No. 2 08 3 06 05 0 00354 00

DHGW 69710G-2KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

5/01/12 11:14:37
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 3, 2007, TONI L JACKSON, AN UNMARRIED PERSON executed a Deed of Trust to *****RANKIN*****CTC REAL ESTATE SERVICES as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on May 8, 2007 and recorded in Book 2714 at Page 399 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3413 at Page 542 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 238, PHASE 3, SECTION F, RANCH MEADOWS P.U.D. SUBDIVISION,
SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 9 WEST, DESOTO
COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK
94, PAGE 28, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO
COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

5-31-12

WITNESS my signature on this 5th day of April, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4-5-2012
Title: ~~AVP~~ **Mahtab Memar**

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0017267
PARCEL No. 1 09 7 25 22 0 00238 00

DHGW 69712G-2KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

5/01/12 11:14:22
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 3, 2006, JOHN L RAY AND LEAH S RAY, HUSBAND & WIFE, executed a Deed of Trust to MITCHELL L. HEFFERNAN as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR MORTGAGE LENDERS NETWORK USA, INC., which Deed of Trust was filed on May 11, 2006 and recorded in Book 2470 at Page 105 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, LASALLE BANK, N.A., AS TRUSTEE FOR THE MLMI TRUST SERIES 2006-MLN1, the current Beneficiary of said Deed of Trust, substituted MICHAEL S. MCKAY as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2817 at Page 238 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE MLMI TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN1, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee and substitute Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3419 at Page 341 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, and the legal holder of said indebtedness, U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE MLMI TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN1, 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

5.31-12

Form: MSNOS (12/07)

LOT 1, 1ST REVISION OF LOT 3, HERBERT ACREE-CRAFT ROAD
SUBDIVISION SITUATED IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 6
WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT RECORDED IN PLAT
BOOK 79, PAGES 8-9, CHANCERY CLERK'S OFFICE, DESOTO COUNTY,
MISSISSIPPI.

PARCEL NUMBER: 1069-3011.0-00001.00

COMMONLY KNOWN AS: 6872 NORTH HAMILTON CIRCLE, OLIVE BRANCH, MS
38654

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Substitute Trustee.

WITNESS my signature on this 2nd day of April, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4-2-2012
Title: AVP Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 12 -0023700
PARCEL No. 1 06 9 30 11 0 00001 00

DHGW 69433G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

CERTIFICATE OF POSTING

I, the undersigned, hereby certify that I have personally witnessed the posting of the attached Substitute Trustee's Notice of Sale regarding the below-mentioned matter JOHN L RAY LEAH S RAY HUSBAND & WIFE on the bulletin board located _____, a public place, on the _____ day of _____, 2012.

WITNESSED AND CERTIFIED TO, this _____ day of _____, 2012.

By: _____

Printed Name: _____

RE: JOHN RAY, Borrower(s)
6872 HAMILTON CIRCLE
OLIVE BRANCH, MS 38654
TS No.: 12 -0023700
DHGW 69433G-1KS

5/01/12 11:14:05
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 29, 2003, ARETHA F. RIVERS, UNMARRIED executed a Deed of Trust to PRLAP, INC. as Trustee for the benefit of BANK OF AMERICA, N.A., which Deed of Trust was filed on August 14, 2003 and recorded in Book 1797 at Page 739 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, by the terms thereof, as evidenced by an instrument recorded in Book 3,294 at Page 59 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., 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 sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 115, SECTION B, THE HIGHLANDS AT NORTH CREEK, IN SECTION 17, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 66, PAGE 3, 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.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

5.31-12

WITNESS my signature on this 30th day of March, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 3-30-2012

Title: AVP
Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0029128
PARCEL No. 1 08 4 17 04 0 00115 00

DHGW 69616G-7KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

5/01/12 11:13:51
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 6, 2005, PETER VARDAMAN AND JANIE VARDAMAN executed a Deed of Trust to RECONTRUST COMPANY, N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC, which Deed of Trust was filed on September 9, 2005 and recorded in Book 2303 at Page 408 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the current Beneficiary of said Deed of Trust, substituted EMILY KAYE COURTEAU as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2772 at Page 769 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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 2005-11, the current Beneficiary of said Deed of Trust, re-appointed RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned Substitute Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3376 at Page 539 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, and the legal holder of said indebtedness, 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 2005-11, having requested the undersigned 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, Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Trustee, will on May 31, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 148, PHASE III, SECTION H, THE LAKES OF DELTA BLUFFS, P.U.D.,
SITUATED IN SECTIONS 26 & 27, TOWNSHIP 1 SOUTH, RANGE 9 WEST,
DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT

5-31-12

Form: MSNOS (12/07)

BOOK 82, PAGES 17-18, IN THE OFFICE OF THE CHANCERY CLERK OF
DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as
Trustee.

WITNESS my signature on this 3rd day of April, 2012.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 4-3-2012
Title: AVP ~~Mahtab Memar~~

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0137745
PARCEL No. 1 09 8 27 04 0 00148 00

DHGW 69675G-3KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: May 10, 2012
SECOND PUBLICATION: May 17, 2012
THIRD PUBLICATION: May 24, 2012

5/02/12 10:30:26
DESOTO COUNTY, MS
M-E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DE SOTO

WHEREAS, on November 16, 2007, Billy Ferrell aka Billy K. Ferrell and Stacy G. Ferrell executed and delivered a certain Deed of Trust unto Sam McClatchy, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Pulaski Mortgage Company, 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 2833, Page 262; and

WHEREAS, said Deed of Trust was subsequently assigned unto JPMorgan Chase Bank, National Association, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3415, Page 734; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3415, Page 736; 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 31, 2012, I will, 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 No. 27, Pleasant Hill, Arkabutla Reservoir located in the Southeast Quarter of the Southeast Quarter of Section Twenty Five (25), and Northeast Quarter of the Northeast Quarter of Section Thirty Six (36), Township Three (3) South, Range Nine (9) West, Desoto County, Mississippi, more particularly described as follows:

As per plat recorded in Plat Book 3, Page 6, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Beginning at a point located at the Southeast corner of Lot 27 from which point an iron pipe located 20 feet South of the Northwest Corner of the Northeast Quarter of Section 31, Township 3 South, Range 8 West, bears North 88 degrees 46 minutes East, 3275.44 feet distant; run thence North 88 degrees 16 minutes West 300.0 feet to a point; thence North 00 degrees 17 minutes East 215.88 feet to a point; thence South 69 degrees 14 minutes East, 95.42 feet to a point; thence South 81 degrees 11 minutes East, 170.28 feet to a point; thence South 14 degrees 03 minutes East, 170.12 feet to the point of beginning, containing 1.2 acres, more or less, and being the same lot conveyed to Mrs. Stella Bailey by United States of America by deed dated June 1, 1962, recorded in Book 53, Page 301 of the deed records of DeSoto County Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

5-31-12

WITNESS MY SIGNATURE, this the 24th day of April, 2012

Stephanie Fonteno
Stephanie Fonteno

Stephanie Fonteno, Assiatant Vice President

Nationwide Trustee Services, Inc.

1587 Northeast Expressway

Atlanta, GA 30329

(404) 417-4040

0926232MS

PUBLISH: 05/10/2012,05/17/2012,05/24/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

5/04/12 9:17:32
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on August 29, 2005, Manessha T Brooks executed and delivered a certain Deed of Trust unto Lem Adams III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. acting solely 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 2,298, Page 236; and

WHEREAS, said Deed of Trust was subsequently assigned unto Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE7, Mortgage Pass-Through Certificates, Series 2005-HE7, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,406, Page 296; and

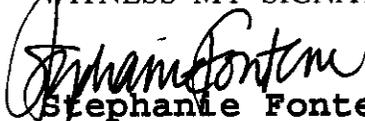
WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,406, Page 298; and

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 31, 2012, I will, 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 14, Section A-2, Rosebury, P.U.D., situated in Section 10, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 84, Pages 49-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 30th day of April, 2012



Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040
0903826MS

5-31-12

PUBLISH: 05/10/2012, 05/17/2012 & 05/24/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

5/04/12 9:17:01
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on April 29, 2005, Edward Wolfe and Michelle Wolfe executed and delivered a certain Deed of Trust unto Julia L. Greenfield, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Finance America, LLC., 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 2208, Page 609, and re-recorded in Book 2217, Page 535; and

WHEREAS, said Deed of Trust was subsequently assigned unto HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,419, Page 656; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,419, Page 658; 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 31, 2012, I will, 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 228, Pinehurst Subdivision, Section I, situated in Section 10, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Pages 5 and 6 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 30th day of April, 2012


Stephanie Fonteno
Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040
0715024MS
PUBLISH: 05/10/2012, 05/17/2012 & 05/24/2012

5-31-12

5/07/12 9:21:34
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on December 5, 2005, Kristie McDaniel and Corey McDaniel executed and delivered a certain Deed of Trust unto Bridgforth & Buntin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Mortgageit, Inc, 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 2371, Page 449; and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank, National Association, as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-3 Asset-Backed Certificates, Series 2006-3, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3420, Page 503; and

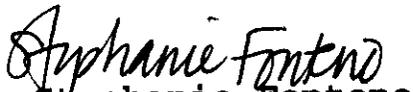
WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3420, Page 506; and

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 31, 2012, I will, 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 108, Section B, Wellington Square East, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Pages 13-14, in the office of the Chancery Clerk of DeSoto County, Mississippi

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 30th day of April, 2012


Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.

1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040

J1200092MS

PUBLISH: 5/10/2012, 5/17/2012, 5/24/2012

5-31-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on April 13, 2000, Larry Merritt and Stephanie Merritt executed and delivered a certain Deed of Trust unto Michael P. Lee, Trustee for the benefit of Centex Home Equity Corporation, 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 1206, Page 0424; and

WHEREAS, said Deed of Trust was subsequently assigned unto DB50 2007-1 Trust, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3356, Page 10; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,428, Page 427; and

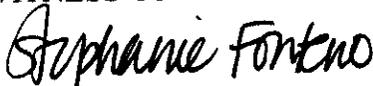
WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on May 31, 2012, I will, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, 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:

Situated in DeSoto County, State of Mississippi, and being further described as: Lot 32, Section A, Alden Station Subdivision, in Section 11, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 41, Page 43, 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.

Being the same property conveyed to William E. Dowdy and Inez Dowdy, husband and wife, from Willa M. Baxter, herein by deed dated April 1, 1999, and recorded April 9, 1999, in Book 350, Page 382 Chancery Clerks Office for DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 4th day of May, 2012



Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.

1587 Northeast Expressway

Atlanta, GA 30329

(404) 417-4040

0709048MS

PUBLISH: 5/10/2012, 5/17/2012, 5/31/2012

5-31-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

5/08/12 8:56:52
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI
COUNTY OF DE SOTO**

WHEREAS, on June 5, 2006, Everett L. Lane and Teresa J. Lane executed and delivered a certain Deed of Trust unto Obrien Law Firm, LLC, Trustee for the benefit of Mortgage Electronic Registrations Systems, Inc., as nominee for First Franklin, a division of Nat. City Bank of IN, 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 2496, Page 538; and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF12 Mortgage Pass-Through Certificates, Series 2006-FF12, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,430, Page 410; and

WHEREAS, the holder of said Deed of Trust substituted and appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,430, Page 412; 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 31, 2012, I will, 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 92, Section D, Windsor Creek Subdivision, located in Section 27 & 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 50, Page 15-16, in the Chancery Court Clerk's office of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 4th day of May, 2012



Stephanie Fonteno

Stephanie Fonteno, Assistant Vice President
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(404) 417-4040

J1200494MS

PUBLISH: 5/10/2012, 5/17/2012, 5/24/2012

5-31-12

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on February 23, 2010, Ben W. Smith and Gail M. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated February 23, 2010 executed by Ben W. Smith and Gail M. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee;

WHEREAS, the Deed of Trust dated February 23, 2010 was recorded in Book 3,136, Page 760 on February 25, 2010 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 678 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Legal description of 1.33, more or less, acres of land being located in the northwest quarter of the northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

Beginning at the Northwest Corner of Lot 6, Tanglewood Subdivision Section "B" (Plat Book 38, Page 22); thence South 10 degrees 59 minutes 28 seconds west 185.96 feet to a 1/2" iron pipe (set); thence north 88 degrees 22 minutes 25 seconds West 310.89 feet to a 1/2" iron pipe (set) in the east right of way line of Swinnea Road (106' R.O.W.); thence North 01 degrees 15 minutes 33 seconds east along said right of way line 158.56 feet to a 1/2" iron pipe (set); thence along a curve to the right having a radius of 30.00 feet and a arc length of 47.57 feet and a chord bearing of north 46 degrees 40 minutes 29 seconds east and a chord distance of 42.74 feet to a 1/2" iron pipe (set) in the south right of way line of Church Road (106' R.O.W.); thence along said right of way the following calls: South 88 degrees 00 minutes 34 seconds east 24.23 feet to a 1/2" iron pipe (set); thence South 01 degrees 15 minutes 53 seconds west 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 30.00 feet to a 1/2" iron pipe (set); thence north 01 degrees 15 minutes 33 seconds east 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 228.62 feet to the point of beginning containing 1.33, more or less, acres of land being subject to all codes, regulations, revision, easements and right of ways of record.

INDEXING INSTRUCTIONS: 1.33 acres Northwest quarter of the Northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

5-31-12

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on November 22, 2006, Ben W. Smith and Lance A. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated November 22, 2006 executed by Ben W. Smith and Lance A. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee; and

WHEREAS, the Deed of Trust dated November 22, 2006 was recorded in Book 2,611, Page 421 on November 22, 2006 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 680 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

A 8.23, more or less, acre tract of land being located in the northeast quarter, the southeast quarter and the southwest quarter of section 25, township 2 south, range 8 west of the Chickasaw Meridian, City of Hernando, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at the southeast corner of section 25, township 2 south, range 8 west of the Chickasaw Meridian; thence north 34°40'06" west, a distance of 3295.81' to a Mississippi Department of Transportation right of way monument in the west right of way line of United States Highway 51 (100' right of way), said monument being the true point of beginning of the herein described tract; thence, along said west right of way line, south 03°06'23" east, a distance of 560.07' to a ½" metal pipe set; thence south 88°18'16" west, a distance of 694.96' to a ½" metal pipe set; thence north 26°55'20" west, a distance of 429.23' to a ½" metal pipe set in the south right of way line of Nesbitt Road (also known as Nesbit Road) (60' right of way); thence, along said south right of way line, south 88°35'12" east, a distance of 177.58' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 14°24'33", a radius of 792.42', an arc length of 199.28', a chord bearing of north 85°17'39" east, and a chord length of 198.76' to a ½" metal pipe set; thence, continuing along said right of way line, north 73°56'19" east, a distance of 65.68' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 23°14'22", a radius of 529.27', an arc length of 214.68', a chord bearing of north 60°01'35" east, and a chord length of 213.21' to a 1/2" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta

5-31-12

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on February 23, 2010, Ben W. Smith and Gail M. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated February 23, 2010 executed by Ben W. Smith and Gail M. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee;

WHEREAS, the Deed of Trust dated February 23, 2010 was recorded in Book 3,136, Page 760 on February 25, 2010 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 678 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Legal description of 1.33, more or less, acres of land being located in the northwest quarter of the northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

Beginning at the Northwest Corner of Lot 6, Tanglewood Subdivision Section "B" (Plat Book 38, Page 22); thence South 10 degrees 59 minutes 28 seconds west 185.96 feet to a 1/2" iron pipe (set); thence north 88 degrees 22 minutes 25 seconds West 310.89 feet to a 1/2" iron pipe (set) in the east right of way line of Swinnea Road (106' R.O.W.); thence North 01 degrees 15 minutes 33 seconds east along said right of way line 158.56 feet to a 1/2" iron pipe (set); thence along a curve to the right having a radius of 30.00 feet and a arc length of 47.57 feet and a chord bearing of north 46 degrees 40 minutes 29 seconds east and a chord distance of 42.74 feet to a 1/2" iron pipe (set) in the south right of way line of Church Road (106' R.O.W.); thence along said right of way the following calls: South 88 degrees 00 minutes 34 seconds east 24.23 feet to a 1/2" iron pipe (set); thence South 01 degrees 15 minutes 53 seconds west 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 30.00 feet to a 1/2" iron pipe (set); thence north 01 degrees 15 minutes 33 seconds east 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 228.62 feet to the point of beginning containing 1.33, more or less, acres of land being subject to all codes, regulations, revision, easements and right of ways of record.

INDEXING INSTRUCTIONS: 1.33 acres Northwest quarter of the Northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

5-31-12

Parcel No.: 2073-08000-00014.01

More commonly known as: Church and Swinnea, Southaven, MS 38671.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to all matters shown on any applicable recorded plat (including, but not limited to that plat of record at Plat Book 38, Page 22 and Plat Book 37, Page 6 in the Desoto County Chancery Clerk's Office); any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including, but not limited to, those easements of record at Book 253, Page 95 and Book 482, Page 290 of said Register's Office), or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: none.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 1st day of May, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
Substituted Trustee:

A handwritten signature in cursive script, appearing to read "Wendy Geurin Smith", is written over a horizontal line.

Insertion Dates:
May 10, 2012; May 17, 2012; and May 24, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on November 22, 2006, Ben W. Smith and Lance A. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated November 22, 2006 executed by Ben W. Smith and Lance A. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee; and

WHEREAS, the Deed of Trust dated November 22, 2006 was recorded in Book 2,611, Page 421 on November 22, 2006 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 680 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

A 8.23, more or less, acre tract of land being located in the northeast quarter, the southeast quarter and the southwest quarter of section 25, township 2 south, range 8 west of the Chickasaw Meridian, City of Hernando, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at the southeast corner of section 25, township 2 south, range 8 west of the Chickasaw Meridian; thence north 34°40'06" west, a distance of 3295.81' to a Mississippi Department of Transportation right of way monument in the west right of way line of United States Highway 51 (100' right of way), said monument being the true point of beginning of the herein described tract; thence, along said west right of way line, south 03°06'23" east, a distance of 560.07' to a ½" metal pipe set; thence south 88°18'16" west, a distance of 694.96' to a ½" metal pipe set; thence north 26°55'20" west, a distance of 429.23' to a ½" metal pipe set in the south right of way line of Nesbitt Road (also known as Nesbit Road) (60' right of way); thence, along said south right of way line, south 88°35'12" east, a distance of 177.58' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 14°24'33", a radius of 792.42', an arc length of 199.28', a chord bearing of north 85°17'39" east, and a chord length of 198.76' to a ½" metal pipe set; thence, continuing along said right of way line, north 73°56'19" east, a distance of 65.68' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 23°14'22", a radius of 529.27', an arc length of 214.68', a chord bearing of north 60°01'35" east, and a chord length of 213.21' to a 1/2" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta

5-31-12

angle of 3°06'57", a radius of 3461.19', an arc length of 188.23', a chord bearing of north 45°49'08" east, and a chord length of 188.20' to a ½" metal pipe set; thence, departing said right of way line, south 54°48'59" east, a distance of 122.67' to the point of beginning. Containing 8.23 acres, more or less, and being subject to all codes, covenants, easements, revisions, restrictions, regulations, and right of way of record.

Indexing Instructions: A 8.23, more or less, acre tract of land being located in the northeast quarter, the southeast quarter and the southwest quarter of section 25, township 2 south, range 8 west of the Chickasaw Meridian, City of Hernando, DeSoto County, Mississippi.

Parcel No.: 2087-25000-00041.02

More commonly known as: 8.1 acres of Land at the SW corner of Hwy 51 and Nesbit Rd., Nesbit, MS 38651.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to all matters shown on any applicable recorded plat (including, but not limited to that plat of record at Plat Book 544, Page 791 in the Desoto County Chancery Clerk's Office); any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: none.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 7th day of May, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
Substituted Trustee:



Insertion Dates:
May 10, 2012; May 17, 2012; and May 24, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on November 22, 2006, Ben W. Smith and Lance A. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated November 22, 2006 executed by Ben W. Smith and Lance A. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee; and

WHEREAS, the Deed of Trust dated November 22, 2006 was recorded in Book 2,611, Page 421 on November 22, 2006 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 680 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

A 8.23, more or less, acre tract of land being located in the northeast quarter, the southeast quarter and the southwest quarter of section 25, township 2 south, range 8 west of the Chickasaw Meridian, City of Hernando, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at the southeast corner of section 25, township 2 south, range 8 west of the Chickasaw Meridian; thence north 34°40'06" west, a distance of 3295.81' to a Mississippi Department of Transportation right of way monument in the west right of way line of United States Highway 51 (100' right of way), said monument being the true point of beginning of the herein described tract; thence, along said west right of way line, south 03°06'23" east, a distance of 560.07' to a ½" metal pipe set; thence south 88°18'16" west, a distance of 694.96' to a ½" metal pipe set; thence north 26°55'20" west, a distance of 429.23' to a ½" metal pipe set in the south right of way line of Nesbitt Road (also known as Nesbit Road) (60' right of way); thence, along said south right of way line, south 88°35'12" east, a distance of 177.58' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 14°24'33", a radius of 792.42', an arc length of 199.28', a chord bearing of north 85°17'39" east, and a chord length of 198.76' to a ½" metal pipe set; thence, continuing along said right of way line, north 73°56'19" east, a distance of 65.68' to a ½" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta angle of 23°14'22", a radius of 529.27', an arc length of 214.68', a chord bearing of north 60°01'35" east, and a chord length of 213.21' to a 1/2" metal pipe set; thence, continuing along said right of way line, a curve to the left with the following attributes: a delta

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angle of 3°06'57", a radius of 3461.19', an arc length of 188.23', a chord bearing of north 45°49'08" east, and a chord length of 188.20' to a ½" metal pipe set; thence, departing said right of way line, south 54°48'59" east, a distance of 122.67' to the point of beginning. Containing 8.23 acres, more or less, and being subject to all codes, covenants, easements, revisions, restrictions, regulations, and right of way of record.

Indexing Instructions: A 8.23, more or less, acre tract of land being located in the northeast quarter, the southeast quarter and the southwest quarter of section 25, township 2 south, range 8 west of the Chickasaw Meridian, City of Hernando, DeSoto County, Mississippi.

Parcel No.: 2087-25000-00041.02

More commonly known as: 8.1 acres of Land at the SW corner of Hwy 51 and Nesbit Rd., Nesbit, MS 38651.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to all matters shown on any applicable recorded plat (including, but not limited to that plat of record at Plat Book 544, Page 791 in the Desoto County Chancery Clerk's Office); any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: none.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 7th day of May, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
Substituted Trustee:



Insertion Dates:
May 10, 2012; May 17, 2012; and May 24, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

5/09/12 1:43:16
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on February 23, 2010, Ben W. Smith and Gail M. Smith, executed a Promissory Note payable to the order of BankTennessee; and

WHEREAS, the aforesaid Promissory Note was secured by a Deed of Trust dated February 23, 2010 executed by Ben W. Smith and Gail M. Smith in favor of David J. Harris, Trustee for the benefit of the owner and holder of a certain indebtedness, BankTennessee;

WHEREAS, the Deed of Trust dated February 23, 2010 was recorded in Book 3,136, Page 760 on February 25, 2010 in the Desoto County Chancery Clerk's Office; and

WHEREAS, BankTennessee, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of David J. Harris, the same having been recorded at Book 3,418, Page 678 in Desoto County Chancery Clerk's Office; 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, Wendy Geurin Smith, Substituted Trustee in said Deed of Trust will on **THURSDAY, MAY 31, 2012**, between the hours of 11:00 am and 4:00 pm, 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, 2535 Highway 51 South, Hernando, MS 38632-2132, following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Legal description of 1.33, more or less, acres of land being located in the northwest quarter of the northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

Beginning at the Northwest Corner of Lot 6, Tanglewood Subdivision Section "B" (Plat Book 38, Page 22); thence South 10 degrees 59 minutes 28 seconds west 185.96 feet to a 1/2" iron pipe (set); thence north 88 degrees 22 minutes 25 seconds West 310.89 feet to a 1/2" iron pipe (set) in the east right of way line of Swinnea Road (106' R.O.W.); thence North 01 degrees 15 minutes 33 seconds east along said right of way line 158.56 feet to a 1/2" iron pipe (set); thence along a curve to the right having a radius of 30.00 feet and a arc length of 47.57 feet and a chord bearing of north 46 degrees 40 minutes 29 seconds east and a chord distance of 42.74 feet to a 1/2" iron pipe (set) in the south right of way line of Church Road (106' R.O.W.); thence along said right of way the following calls: South 88 degrees 00 minutes 34 seconds east 24.23 feet to a 1/2" iron pipe (set); thence South 01 degrees 15 minutes 53 seconds west 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 30.00 feet to a 1/2" iron pipe (set); thence north 01 degrees 15 minutes 33 seconds east 20.00 feet to a 1/2" iron pipe (set); thence south 88 degrees 00 minutes 34 seconds east 228.62 feet to the point of beginning containing 1.33, more or less, acres of land being subject to all codes, regulations, revision, easements and right of ways of record.

INDEXING INSTRUCTIONS: 1.33 acres Northwest quarter of the Northwest quarter of Section 8, Township 2 South, Range 7 West, Desoto County, City of Southaven, Mississippi.

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Parcel No.: 2073-08000-00014.01

More commonly known as: Church and Swinnea, Southaven, MS 38671.

Subject to the rights of way and easement for public roads and public utilities, and to 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.

Subject to all matters shown on any applicable recorded plat (including, but not limited to that plat of record at Plat Book 38, Page 22 and Plat Book 37, Page 6 in the Desoto County Chancery Clerk's Office); any and all unpaid Desoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including, but not limited to, those easements of record at Book 253, Page 95 and Book 482, Page 290 of said Register's Office), or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: none.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 1st day of May, 2012.

Prepared by:
Wendy Geurin Smith, Esq.
MS 103798
6000 Poplar Ave., Ste. 250
Memphis, TN 38119

Wendy Geurin Smith
Substituted Trustee:



Insertion Dates:
May 10, 2012; May 17, 2012; and May 24, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 6, 2004, Albert K. Hunter and Latrell D. Hunter, husband and wife, executed a certain deed of trust to First American Title, Trustee for the benefit of Century 21 Mortgage, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1924 at Page 163; and

WHEREAS, PHH Mortgage Company, fka Century 21 Mortgage, has heretofore substituted J. Gary Massey as Trustee by instrument dated April 10, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3428 at Page 664; 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, PHH Mortgage Company, 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 31, 2012 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 84, Section C, Belmor Lakes Subdivision, situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 83, Page 3, Chancery Clerk's Office, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 4th day of May, 2012.



J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299

8695 White's Crossing
Olive Branch, MS 38654
12-004683GW

Publication Dates:
May 10, 17, 24, 2012

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SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 2, 2005, Robbie Pollard, unmarried man, executed a certain deed of trust to Kirk Smith, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,302 at Page 513; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as trustee for GSAMP Trust 2005-HE5, Pooling and Servicing Agreement dated as of November 1, 2005, by instrument dated March 19, 2012 and recorded in Book 3420 at Page 665 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as trustee for GSAMP Trust 2005-HE5, Pooling and Servicing Agreement dated as of November 1, 2005 has heretofore substituted J. Gary Massey as Trustee by instrument dated March 29, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3428 at Page 658; and

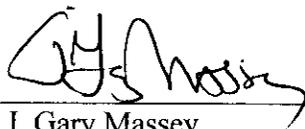
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as trustee for GSAMP Trust 2005-HE5, Pooling and Servicing Agreement dated as of November 1, 2005, 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 31, 2012 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 31, Phase 2, Laurelwood Subdivision, situated in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 36, Page 5 in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 4th day of May, 2012.



J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299

3432 Laurelwood Street
Horn Lake, MS 38637
11-004224GW

Publication Dates:
May 10, 17, 24, 2012

5-31-12