

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on June 12, 2008, RICHARD LITWA AND STACY G. LITWA, executed a certain Deed of Trust to THOMAS HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2934, Page 694.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS HUDSON by instrument dated April 27, 2011, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3296, Page 795; and

WHEREAS, an Order Terminating The Automatic Stay was entered May 2, 2011, in Case Number 09-13990-DWH, in the United States Bankruptcy Court for the Northern District of Mississippi; and

WHEREAS, such property is subject to a Notice of Federal Tax Lien in favor of the United States, of record in Book 16, Page 69, Chancery Clerk's Office for DeSoto County, Mississippi. Notice of said sale required by 26 U.S.C. §7425 (b) to be given to the United States has been timely given, and said sale will be subject to the right of the United States to redeem such property, as provided in 26 U.S.C. §7425 (d)(1);

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, BANKPLUS, 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 expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under

6-8-11

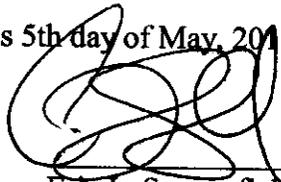
the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 8th day of June, 2011, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

**INDEXING INSTRUCTIONS:** Being Lot 57, Green T Subdivision, Section D, 1<sup>st</sup> Revision, as recorded in Plat Book 19, Pages 26-30, being more particularly described as follows, to-wit:

Beginning at the Northwest corner of Lot 57 Green "T" Lake Subdivision Section "D" First Revision as recorded in Plat Book 19, Pages 26-30 of the Chancery Clerk's Office of DeSoto County, Mississippi; said point being on the East right of way of Green "T" Boulevard East and true point of beginning; thence South 89°10'00" East, along the North line of said lot a distance of 261.76 feet to a point; thence South 09°24'00" East a distance of 250.00 feet to a point on the common line between lots 57 and 56; thence North 89°10'00" West, along said common lot line a distance of 261.76 feet to a point on the East right of way of Green "T" Boulevard and the Southwest corner of Lot 57; thence North 09°24'00" West along said right of way a distance of 250.0 feet to the point of beginning containing 1.51 acres more or less, being in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi.

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 5th day of May, 2011.



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Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

**Publication Dates:**

May 17, 2011

May 24, 2011

May 31, 2011

June 7, 2011

Substitute Trustee's Notice of Sale

5/12/11 10:08:26  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 14th day of July, 2004, and acknowledged on the 14th day of July, 2004, Dawn Marie Johnson aka Dawn Marie Jouhnson, an unmarried person, executed and delivered a certain Deed of Trust unto Jim B. Tohill, Trustee for Argent Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2033 at Page 546; and

WHEREAS, on the 2nd day of October, 2007, Argent Mortgage Company, LLC, assigned said Deed of Trust unto Wells Fargo Bank, N.A. as Trustee for the Benefit of the Certificate Holders, Park Place Securities, Inc. 2004-WCW1, Asset-Backed Pass-Through Certificates Series 2004-WCW1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3263 at Page 79; and

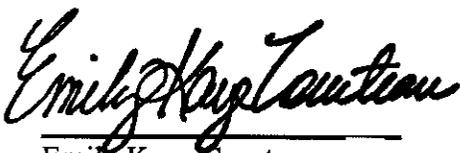
WHEREAS, on the 2nd day of October, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3263 at Page 82; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of June, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1608, Section F, Southaven West Subdivision, in Section 22, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 3, Page 29-30, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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

WITNESS MY SIGNATURE, this 10th day of May, 2011.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

6-7-11

ksw/F07-1897

PUBLISH: 5-17-11/5-24-11/5-31-11

Substitute Trustee's Notice of Sale

5/12/11 10:08:10  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 20th day of September, 2005, and acknowledged on the 20th day of September, 2005, Randel S. Fulwood aka Randel Scott Fulwood and Jennifer L. Fulwood aka Jennifer M. Fulwood, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2314 at Page 469; and

WHEREAS, on the 30th day of June, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3051 at Page 279; and

WHEREAS, on the 30th day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3052 at Page 312; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of June, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 57, Section "B", Honey Ridge Subdivision as situated in Section 35, Township 3, Range 6, DeSoto County, Mississippi as found at Plat Book 61, Pages 47-54 in the Office of the Chancery Clerk of DeSoto County, Mississippi and to which plat reference is hereby made for a more particular description of said lot.

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

WITNESS MY SIGNATURE, this 10th day of May, 2011.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

6-7-11

lca/F09-1876

PUBLISH: 5-17-11/ 5-24-11/ 5-31-11

Substitute Trustee's Notice of Sale

5/12/11 10:07:54  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 31st day of March, 2007, and acknowledged on the 31st day of March, 2007, Michael S. Floyd, a married man, Margaret B. Floyd, a married woman, joint tenants by the entirety with the right of survivorship and not as tenants in common, husband and wife, executed and delivered a certain Deed of Trust unto Williams, McDaniel, Wolfe, & Womack, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Delta Trust Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2731 at Page 292; and

WHEREAS, on the 2nd day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Delta Trust Mortgage Corporation, assigned said Deed of Trust unto Green Tree Servicing LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3300 at Page 170; and

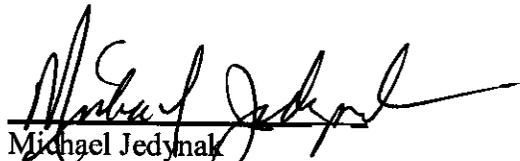
WHEREAS, on the 2nd day of May, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3300 at Page 172; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of June, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 159, Section C, Magnolia Lakes Subdivision, in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.  
Being the same property conveyed to Melissa K. Andrews Bray by deed from Kevin H. Bray II and Melissa K. Andrews NKA Melissa K. Andrews Bray filed for record in Book 477, Page 256, Register's Office for Desoto County Mississippi, dated 06/23/04.  
And being the same property conveyed to Michael S. Floyd and wife, Margaret B. Floyd, as tenants by the entirety with the right of survivorship and not as tenants in common by deed from Melissa K. Andrews Bray, unmarried, being recorded simultaneously herewith.

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

WITNESS MY SIGNATURE, this 10th day of May, 2011.

  
Michael Jedynak  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

6-7-11

DMM/F11-0651

PUBLISH: 5.17.11/5.24.11/5.31.11

Substitute Trustee's Notice of Sale

5/11/11 10:12:02  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 21st day of November, 2005, and acknowledged on the 21st day of November, 2005, Rhonda Vanhuss and Ivan Vanhuss, Joint Tenancy, executed and delivered a certain Deed of Trust unto Kirk Smith, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2369 at Page 469; and

WHEREAS, on the 7th day of June, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank National Association as Trustee for RASC 2006KS1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3176 at Page 298; and

WHEREAS, on the 7th day of June, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3176 at Page 299; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of June, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain lot or parcel of land situated in DeSoto County, Mississippi, and being more particularly described as follows:

Lot 31, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, as shown by Plat of record in Plat Book 89, Page 38, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

BEING a portion of the same property conveyed to SECURITY BUILDERS, INC. by Warranty Deed from LEMON & GALE, LLC, dated November 08, 2004, recorded November 15, 2004, in Book 486, Page 514, Chancery Clerk's Office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 9th day of May, 2011.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

6-7-11

ksw/F08-2826

PUBLISH: 5-17-11/5-24-11/5-31-11

Substitute Trustee's Notice of Sale

5/11/11 10:11:26  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 6th day of June, 2006, and acknowledged on the 6th day of June, 2006, Ernest Young and wife Lougwend Young aka Lougwenda Young, executed and delivered a certain Deed of Trust unto Austin Law Firm, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin, a Division of Nat. City Bank of IN, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2493 at Page 17; and

WHEREAS, on the 9th day of September, 2010, Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin, a Division of Nat. City Bank of IN, assigned said Deed of Trust 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 DK T Book 3286 at Page 23; and

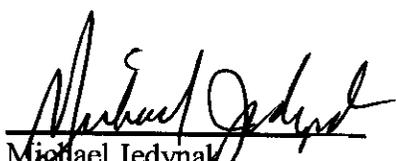
WHEREAS, on the 23rd day of March, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3287 at Page 305; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of June, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 92, Phase Two, College Park Subdivision, located in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 85, Pages 18-20 in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 9th day of May, 2011.

  
Michael Jedynak  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

6-7-11

DMM/F10-2224

PUBLISH: 5.17.11/5.24.11/5.31.11

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 19, 2008, Aubrey L. Wells, executed a deed of trust to Dave Vach, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2941 at Page 75 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 Branch Banking and Trust Company by instrument dated July 9, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,060 at Page 627; and

WHEREAS, the aforesaid, Branch Banking and Trust Company, 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 July 9, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3,060 at Page 630; 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, Branch Banking and Trust Company, 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 8th day of June, 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

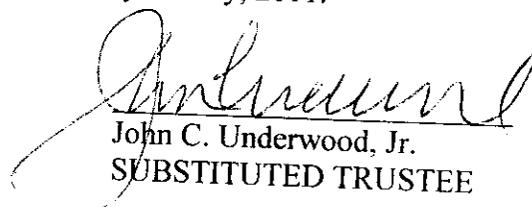
6-8-11

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

Lot 657, Section D, Twin Lakes Subdivision, in Section 6, Township 2  
South, Range 8 West, as shown by plat of record in Plat Book 10, Pages  
32-33, in the Chancery Clerk's Office of DeSoto County, Mississippi, to  
which plat reference is hereby made for a more complete legal description.

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

WITNESS MY SIGNATURE, this the 5th day of May, 2011.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

Control #09060304

PUBLISH: 05/12/2011, 05/19/2011, 05/26/2011, 06/02/2011

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on March 25, 2008, Sidney Brown and Shirley Brown, executed a deed of trust to William H. Glover, Jr., trustee for the benefit of Wells Fargo Bank, N.A., which deed of trust is recorded in Deed of Trust Book 2,879 At Page 286 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 TruCap Grantor Trust 2010-2 by instrument dated October 22, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3,291 at Page 529; and

WHEREAS, the aforesaid, TruCap Grantor Trust 2010-2, 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 April 11, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,297 at Page 271; 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, TruCap Grantor Trust 2010-2, 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 8th day of June, 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

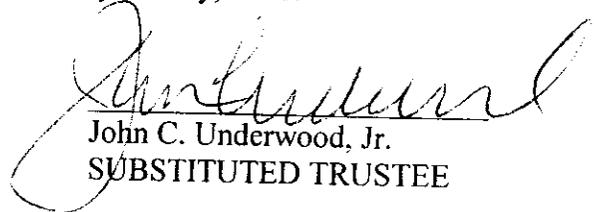
6-8-11

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

Lot 37, Section E, Lyon's Gate Subdivision, in Sections 15 & 22,  
Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat  
thereof recorded in Plat Book 101, Pages 46-47, 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 5th day of May, 2011.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

Control #11010053

PUBLISH: 05/12/2011, 05/19/2011, 05/26/2011, 06/02/2011

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on January 14, 2009, Ada S Gardner and Wayne Gardner, executed a deed of trust to Dave Vach, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 3,047 at Page 541 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 Branch Banking and Trust Company by instrument dated January 31, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3,282 at Page 550; and

WHEREAS, the aforesaid, Branch Banking and Trust Company, 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 January 31, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,282 at Page 553; 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, Branch Banking and Trust Company, 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 8th day of June, 2011, offer for sale at public outcry for cash to

6-8-11

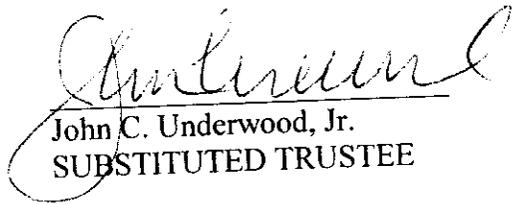
the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 341, Section B, Southaven Subdivision, located in Section 23 Township 1 South, Range 8 West, in DeSoto County, Mississippi, as shown on plat of record in Plat Book 2, Page 14, in the Chancery Clerk's Office of DeSoto County, Mississippi.

This being the same property conveyed to Grantor by Warranty Deed, filed of record on 6/22/07 at Deed Book 561 Page 694 in the aforesaid Chancery Clerk's Office.

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

WITNESS MY SIGNATURE, this the 5th day of May, 2011.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

Control #10120797

PUBLISH: 05/12/2011, 05/19/2011, 05/26/2011, 06/02/2011

5/13/11 11:10:59  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 13th day of December, 2002, Jerry E. Vandergriff a/k/a Jerry E. Vandergriff, Jr. and Alice Vandergriff a/k/a Alice C. Vandergriff, 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 1628 at Page 660 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 3,298 at Page 413 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Jerry E. Vandergriff, Jr. and wife, Alice C. Vandergriff; 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, Regions Bank, successor by merger to Union Planters Bank, NA, 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, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 8th day of June, 2011, 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 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following

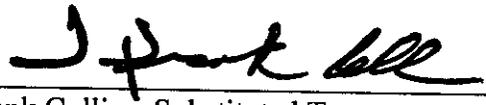
6-8-11

described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 690, Section "C", Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi as per revised plat thereof recorded in Plat Book 2, Pages 19, 20, 21 and 22 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 10th day of May, 2011.

A handwritten signature in black ink, appearing to read "T. Frank Collins", written over a horizontal line.

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 17, May 24, May 31 and June 7, 2011