

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 23, 2008, Willie M. Williams, a single female, executed a deed of trust to Kel Title Insurance Agency, Inc., Trustee for the benefit of JPMorgan Chase Bank, N.A., which deed of trust is recorded in Deed of Trust Book 2,885 at Page 117 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 Carrington Mortgage Services, LLC by instrument dated April 1, 2014, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,846 at Page 107; and

WHEREAS, the aforesaid, Carrington Mortgage Services, LLC, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated March 25, 2015 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,961 at Page 54; 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, Carrington Mortgage Services, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 15th day of June, 2015, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 195, Section E, Phase II, Southridge Estates Subdivision, situated in Section 3, Township 2 South, Range 6 West, in the City of Olive Branch, DeSoto County,

6-15-15

Mississippi, as shown on plat of record in Plat Book 55, Pages 35 and 36, in the Chancery Court Clerk's office of DeSoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 5th day of May, 2015.



Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: Catherine W. Underwood
Majority Member

Control #15010045

PUBLISH: 05/21/2015, 05/28/2015, 06/04/2015, 06/11/2015

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by Construction Deed of Trust dated April 28, 2014 (the "Deed of Trust"), of record in Book 3,807, Page 654, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi (the "Land Records"), Vintage Homes of Mississippi, LLC (the "Borrower"), did convey in trust to Elizabeth D. Harris, as Trustee, certain property described therein to secure payment of a debt in the original principal sum of \$153,750.00 payable to Magna Bank (the "Lender"). Said Deed of Trust is incorporated herein by reference;

WHEREAS, Lender is the true and lawful owner and holder of the debt aforesaid, which is secured by the Deed of Trust (the "Debt");

WHEREAS, R. Spencer Clift, III (hereinafter, the "Substitute Trustee") was substituted as trustee under the Deed of Trust in the place and stead of the original Trustee, and of any other substitute trustee, by that certain Substitution of Trustee dated May 1, 2015, recorded in the Land Records on May 8, 2015, in Book 3,977, Page 712, and thereafter spread upon the land records maintained by the Chancery Court Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of the Deed of Trust and the entire Debt secured thereby, and the entire indebtedness having been declared to be due and payable in accordance with the terms of said Deed of Trust, Lender, as holder of the Debt and the Deed of Trust, has instructed the Substitute Trustee to foreclose under the provisions of the Deed of Trust in accordance with the terms of said Deed of Trust and applicable Mississippi law, for the purpose of raising the sums due thereunder, with the proceeds thereof to be applied in accordance with the terms and conditions of the Deed of Trust and related loan documents;

NOW, THEREFORE, I, R. Spencer Clift, III, acting solely in my capacity as Substitute Trustee, and by virtue of the authority conferred upon me by the Deed of Trust, do hereby give notice that I will, between the legal hours of 11:00 a.m. and 4:00 p.m. on **Monday, June 15, 2015**, offer for sale at public outcry at the East entrance of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi, to the highest and best bidder for cash the following described real property situated in DeSoto County, Mississippi (the "Premises" or "Property"), to-wit:

Lot 99, of Area 5, Section A, Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 95, Pages 1-3, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being part of the same property conveyed to Borrower by Warranty Deed of record in Book 528, Page 29, in the Land Records.

Said property is commonly known as Lot 99, Snowden Grove P.U.D., or as 5473 Savannah Parkway, Southaven, Mississippi 38672, and is also designated as parcel number 2072-03110-00099.00, but such address or designation is not a part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

Said sale shall be made for cash to the highest and best bidder in cash subject to the following:

1. Any unpaid taxes against the property; and
2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and
3. Any dedication of roads affecting the property and any governmental zoning and subdivision ordinances or regulations in effect; and

6-15-15

4. Any prior or superior liens, judgment, deeds of trust or other interests of record.

Substitute Trustee reserves the right to retain any escrows, reserves, security deposits, or other funds or rights to payment of funds and to apply the same in accordance with the terms and provisions of the Deed of Trust and related documents.

The right is reserved to adjourn the day of sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above.

The failure of any high bidder to pay the purchase price and close this sale immediately shall, at the option of the Substitute Trustee, be cause for rejection of the bid. The proceeds derived from the sale of the property will be applied as provided for in said Deed of Trust and are made a part hereof as if set forth verbatim herein. Substitute Trustee shall convey only such title as is vested in him as the Substitute Trustee.

This Notice of Sale has been posted and published in accordance with Miss. Code Ann. § 89-1-55 and any provisions of the Deed of Trust affecting same beginning Thursday, May 21, 2015.

R. Spencer Clift, III, Substitute Trustee

BAKER, DONELSON, BEARMAN, CALDWELL
& BERKOWITZ, P.C.
Suite 2000
165 Madison Avenue
Memphis, Tennessee 38103
901-577-2216

Published: *Desoto Times-Tribune*
Hernando, Mississippi
Thursday, May 21, 2015, May 28, 2015, June 4, 2015, and June 11, 2015