

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 15th day of March, 2006 and acknowledged on the 15th day of March, 2006, Keaton A. Koger and Callie B. Koger, husband and wife, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, 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 2455 at Page 773; and

WHEREAS, Keaton A. Koger and Callie B. Koger, husband and wife is also known as Keaton Koger and Callie Koger per the land records of DeSoto County, Mississippi; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-4TT by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3979 at Page 346; and

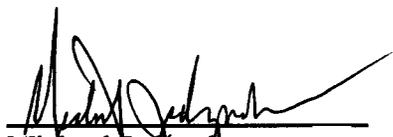
WHEREAS, on the 13th day of May, 2015 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in Deed of Trust Book 3982 at Page 706; and

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 4th day of August, 2015, 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 513, Section B, Southaven, situated in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 14-16, 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 12th day of June, 2015.



Michael Jedynak
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F15-0126

PUBLISH: 7.14.15/7.21.15/7.28.15

8-4-15

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 19, 2010, Kathryn D. Pilgrim, an unmarried woman executed a certain deed of trust to Dennis F. Hardiman, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Embrace Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,185 at Page 671; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A. by instrument dated September 25, 2012 and recorded in Book 3,510 at Page 544 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 10, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,967 at Page 204; 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, Wells Fargo Bank, N.A., 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on August 4, 2015 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:

The following described land and property situated in the County of DeSoto State of Mississippi, being more particularly described as follows, to-wit:

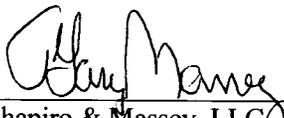
Lot 403, E, Twin Lakes Subdivision, In Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, according to a map or plat thereof on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 12, Pages 18 through 20.

Being the same property conveyed from Kathy L. Boles a/k/a Kathy Moss and Lester D. Moss, Jr. to Kathryn D. Pilgrim by deed recorded September 09, 1986 in Book 189, page 85 in the registrar's office of DeSoto County.

Parcel ID # 208306050

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

WITNESS MY SIGNATURE on this 8th day of July, 2015.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601)981-9299

5240 Haynes Drive
Horn Lake, MS 38637
15-012172BD

Publication Dates:
July 14, 21 and 28, 2015

8 - 4 - 15

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 21st day of November, 2003, Tina Shelton and Jerry Shelton, executed a Deed of Trust to Title Enterprises, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Decision One Mortgage Company, LLC, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1890 at Page 202 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to First American Funding, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3988 at Page 601 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Wilson Adams & Edens, P.A., as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 4002 at Page 160 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Wilson Adams & Edens, P.A., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 4th day of August, 2015, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1319, Section C, South Desoto Villages Subdivision in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Page 3-8 in the Register'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 Tina M. Whitaker in Warranty Deed of record in Book 240, Page 660 dated December 10, 1991 and recorded December 16, 1991

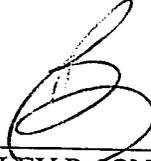
Also commonly known as: 6290 Heather Cove, Horn Lake
Mississippi, 38637

8-4-2015

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

WITNESS my signature, on this the 8th day of July, 2015.

WILSON ADAMS & EDENS, P.A.



BY: BRADLEY P. JONES

PREPARED BY: WILSON ADAMS & EDENS
POST OFFICE BOX 320909
FLOWOOD, MS 39232
(601) 825-9508
WA&E File #14-00488

PUBLISH: 07/14/2015, 07/21/2015, 07/28/2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 9, 2005, Beverly H. Williams, unmarried executed a certain deed of trust to Carlos S. Webb, Trustee for the benefit of Memphis Area Teachers' Credit Union which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,350 at Page 57 and re-recorded in Book 2,365 at Page 54 and re-recorded again in Book 2,376 at Page 92; and

WHEREAS, Orion Federal Credit Union f/k/a Memphis Area Teachers' Credit Union has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 18, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,002 at Page 399; 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, Orion Federal Credit Union, 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on August 4, 2015 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 125, Section B, Ross Pointe, PUD situated in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 54, Pages 8-9, 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 8th day of July, 2015.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601)981-9299

1101 McGowan Street
Southaven, MS 38671
15-012523BD

Publication Dates:
July 14, 21 and 28, 2015

8-4-15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 31st day of March, 2010 and acknowledged on the 31st day of March, 2010, Marcus Q. Smith, an unmarried person, executed and delivered a certain Deed of Trust unto The Security Title, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for WCS Lending, LLC, a Florida Limited Liability Company, 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 DK T Book 3153 at Page 655; and

WHEREAS, on the 9th day of July, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for WCS Lending, LLC, a Florida Limited Liability Company, 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 3465 at Page 706; and

WHEREAS, on the 20th day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3931 at Page 478; 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 4th day of August, 2015, 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 20, Spence Property P.U.D., Area A, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Pages 21-22, 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 6th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F14-1265

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of October, 2010 and acknowledged on the 13th day of October, 2010, Raymond A. Holliday and Kelly A. Holliday, husband and wife, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., 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 DK T Book 3236 at Page 45; and

WHEREAS, on the 30th day of September, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3884 at Page 771; 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 4th day of August, 2015, 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 parcel of land in City Of Olive Branch, Desoto County, State Of Mississippi, being known and designated as:

Lot 13, Pleasant Ridge Estates Subdivision, situated in Section 23, Township 1 South. Range 7 West, Desoto County, Mississippi as per Plat 94, Page 30, in the Chancery Clerks Office of Desoto County, Mississippi.

By fee simple deed from Southern Lifestyle Homes, LLC as set forth in deed book 537, page 498 dated 08/21/2006 and recorded 08/23/2006, Desoto County Records, State Of Mississippi.

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

WITNESS MY SIGNATURE, this 6th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

jeh/F14-0495

PUBLISH: 7.14.15 / 7.21.15 / 7.28.15

8 - 4 - 2015

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 11th day of August, 2008 and acknowledged on the 11th day of August, 2008, Ronald Anderson and Audrey Anderson, executed and delivered a certain Deed of Trust unto Prestige Title, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp., 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 2940 at Page 435; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Nationstar Mortgage LLC by instrument recorded in the office of the aforesaid Chancery Clerk in Dk T Book 3663 at Page 306; and

WHEREAS, on the 14th day of May, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3983 at Page 420; 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 8-4-15 day of, 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 104, Section "C", Lyon's Gate Subdivision, in Section 15 and Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Page 2, 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 7th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

F14-0635

PUBLISH: 7-14-15/7-21-15/7-28-15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29th day of December, 2005 and acknowledged on the 29th day of December, 2005, Renata D. Nix, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., 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 2391 at Page 269; and

WHEREAS, on the 8th day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3926 at Page 46; 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 4th day of August, 2015, 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 13, College Crossing Subdivision situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 91, Pages 23-24 in the Office of the Chancery Clerk of DeSoto County, Mississippi.
Being the same property as conveyed to Grantor by Warranty Deed of even date being recorded simultaneously herewith in the aforesaid Register's Office

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

WITNESS MY SIGNATURE, this 6th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F14-1810

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 18th day of January, 2008 and acknowledged on the 18th day of January, 2008, Davie L Carpenter, A Married Man and Michelle D Carpenter, His Wife, executed and delivered a certain Deed of Trust unto L. Scott Pickle, Trustee for Mortgage Electronic Registration Systems, Inc. as Nominee for Merchants & Farmers Bank, 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 2847 at Page 281; and

WHEREAS, on the 25th day of April, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3806 at Page 199 ; and

WHEREAS, on the 19th day of October, 2012, Mortgage Electronic Registration Systems, Inc. as Nominee for Merchants & Farmers Bank, assigned said Deed of Trust unto CitiMortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3529 at Page 261; and

WHEREAS, on the 22nd day of June, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4002 at Page 362; 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 4th day of August, 2015, 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 4, Misty Meadows Subdivision, situated in Section 11, Township 3 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 65, Pages 27-29, 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 8th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F15-0713

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 22nd day of February, 2008 and acknowledged on the 22nd day of February, 2008, Shon T. Richardson, an unmarried woman, executed and delivered a certain Deed of Trust unto Recontrust Company, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, 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 2861 at Page 109; and

WHEREAS, on the 8th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3331 at Page 778; and

WHEREAS, on the 12th day of June, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3998 at Page 499; 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 4th day of August, 2015, 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 174, Section A, Brook Hollow Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 8, 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 6th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

jeh/F15-0620

PUBLISH: 7.14.15 / 7.21.15 / 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 27th day of October, 2006 and acknowledged on the 27th day of October, 2006, Marquis M Weaver and Laura Weaver, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., 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 2601 at Page 217; and

WHEREAS, on the 29th day of December, 2010, Wells Fargo Bank, N.A., assigned said Deed of Trust unto US Bank National Association, As Trustee For CMLTI 2007-WFHE1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 781; and

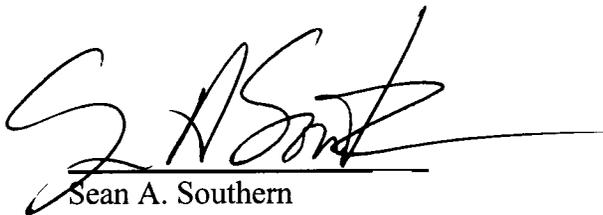
WHEREAS, on the 8th day of February, 2011 the Holder of said Deed of Trust substituted and appointed Sean A. Southern by instrument recorded in the office of the aforesaid Chancery Clerk in DK T BK 3274 at Page 498; and

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 4th day of August, 2015, 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 128, Section "D". Kingston West Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat recorded in Plat Book 51, Pages 34, 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 6th day of July, 2015.



Sean A. Southern
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F10-2982

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 10th day of May, 2006 and acknowledged on the 10th day of May, 2006, Vincent B. Laws and Katie B. Laws, husband and wife, executed and delivered a certain Deed of Trust unto Brian L. Davis, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Irwin 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 2474 at Page 761; and

WHEREAS, on the 4th day of December, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3911 at Page 52

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Federal National Mortgage Association by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3997 at Page 437; and

WHEREAS, on the 22nd day of June, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4003 at Page 33; 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 4th day of August, 2015, 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 169, Section B, Southbranch Subdivision, situated Section 25, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat book 89, Pages 38, 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 8th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F15-0550

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 30th day of November, 2006 and acknowledged on the 30th day of November, 2006, Jay Crabb, a married man and Mary A. Crabb, his wife, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, 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 2620 at Page 360; and

WHEREAS, on the 24th day of April, 2007, First Horizon Home Loan Corporation, assigned said Deed of Trust unto U.S. Bank N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2707 at Page 421; and

WHEREAS, on the 29th day of April, 2010 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3161 at Page 661; 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 4th day of August, 2015, 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 435, Section K, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 23, 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 7th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F10-1082

PUBLISH: 7.14.15 - 7.21.15 - 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 11th day of August, 2008 and acknowledged on the 11th day of August, 2008, Ronald Anderson and Audrey Anderson, executed and delivered a certain Deed of Trust unto Prestige Title, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp., 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 2940 at Page 435; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Nationstar Mortgage LLC by instrument recorded in the office of the aforesaid Chancery Clerk in Dk T Book 3663 at Page 306; and

WHEREAS, on the 14th day of May, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3983 at Page 420; 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 8-4-15 day of, 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 104, Section "C", Lyon's Gate Subdivision, in Section 15 and Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Page 2, 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 7th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

F14-0635

PUBLISH: 7-14-15/7-21-15/7-28-15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 10th day of May, 2013 and acknowledged on the 10th day of May, 2013, Ricky W. Bing, a married man, joined herein by Carla Bing, executed and delivered a certain Deed of Trust unto Cecil D. Mc Clellan, III, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for LoanDepot.com, 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 DK T Book 3652 at Page 490; and

WHEREAS, on the 12th day of June, 2015, Mortgage Electronic Registration Systems, Inc., as nominee for LoanDepot.com, LLC, assigned said Deed of Trust unto LoanDepot.com, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3998 at Page 508; and

WHEREAS, on the 12th day of June, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3998 at Page 510; 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 4th day of August, 2015, 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:

The following described real property located and situated in DeSoto County, Mississippi, to-wit: Lot 13, The Shores of Maywood, situated in Section 28, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 98, Page 24, 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.

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

WITNESS MY SIGNATURE, this 7th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

jeh/F15-0506

PUBLISH: 7.14.15 / 7.21.15 / 7.28.15

8-4-2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 27th day of January, 2014 and acknowledged on the 27th day of January, 2014, Nathan R Tapley, an unmarried man, executed and delivered a certain Deed of Trust unto Kathryn L Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community 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 DK T Book 3777 at Page 25; and

WHEREAS, on the 2nd day of December, 2014, Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3912 at Page 484; and

WHEREAS, on the 30th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3977 at Page 435; 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 4th day of August, 2015, 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 27 of Chappel Creek Estates, situated in Section 33, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per Plat thereof in Plat Book 92, Pages 43-45, 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 6th day of July, 2015.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

jeh/F15-0536

PUBLISH: 7.14.15 / 7.21.15 / 7.28.15

8-4-2015

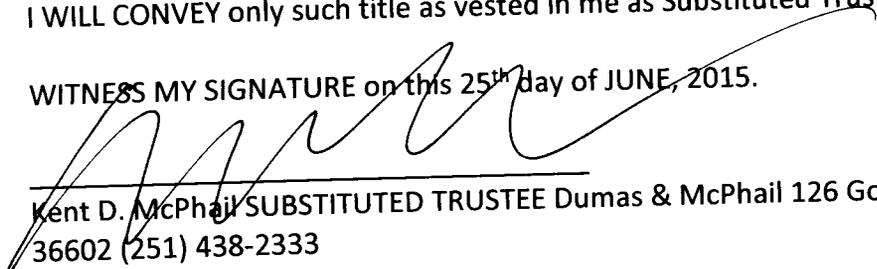
SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 10, 2005, RONALD D. THORNTON, JR., UNMARRIED AND SHEILA D. THORNTON, MARRIED, executed a certain deed of trust to JEANINE B. SAYLOR, A RESIDENT OF SHELBY COUNTY, TENNESSEE, Trustee for the benefit of 1ST TRUST BANK FOR SAVINGS, which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 2180 at Page 325; and WHEREAS, said deed of trust was transferred and assigned to BANK OF AMERICA, N.A., and recorded on November 12, 2014 in Book 3901 at Page 468; and WHEREAS, BANK OF AMERICA, N.A., has heretofore substituted Kent D. McPhail as Trustee by instrument recorded on April 30, 2015 in the aforesaid Chancery Clerk's Office in Book 3974 at Page 1; 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, BANK OF AMERICA, N.A., 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 **AUGUST 4, 2015** 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, Mississippi, located at 2535 Highway 51 South, Hernando, MS 38632, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 20, SECTION A, FIRST REVISION, HARAWAY GARDENS SUBDIVISION,
SITUATED IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 6 WEST, AS SHOWN ON
PLAT OF RECORD IN PLAT BOOK 33, PAGE 44 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 25th day of JUNE, 2015.


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

Publication Dates: July 7, 14, 21 and 28, 2015.

8-4-15