

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 14th day of June, 2007, a Deed of Trust was executed by **Virginia F. Quinley, Individually**, to L. Scott Pickle, as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2738, Page 472; and

WHEREAS, under the terms of said Deed of Trust Merchants & Farmers Bank is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Substitute Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3609, Page 117 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 I, Barry W. Bridgforth, Jr., 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 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on **Friday, August 9, 2013**, 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:

Tract I:
4.0 acres in the north half of Section 27, Township 2, Range 9 West, described as commencing at an old axle marking the northwest corner of Section 27, Township 2,

8-9-13

Range 9; thence South 70 degrees 40' East 56.25 feet to a stake 4 feet west of a large stump; thence North 88 degrees 20' East 1,832.15 feet to a stake; thence South 54 degrees 45' East 284.85 feet to a stake; thence South 89 degrees 05' East 157.5 feet to the POINT OF BEGINNING; thence South 3 degrees 32' East 417.42 feet to the southwest corner of the 4 acre tract being conveyed, thence North 86 degrees 28' East 420.85 feet to a stake in the west line of Baker Road, said stake being 14 feet west of the physical center line of said road; thence North 3 degrees 32' West along said fence 290.09 feet to a stake; thence North 13 degrees 33' West 129.35 feet to a stake which is the northeast corner of the lot being conveyed thence South 86 degrees 28' West 398.36 feet to the point of beginning, containing 4.0 acres, as shown by the survey of Robert B. Smith dated December 13, 1965.

Tract II:

1.13 acres in the north half of Section 27, Township 2, Range 9 West, described as: Beginning at a point 263.6 feet south and 98.2 feet east of the northeast corner of the northwest quarter of said Section, which point is 14.0 feet west of the center line of Baker Road; thence North 9 degrees 10' West 208.71 feet, to a stake; thence South 86 degrees 28' West 218.0 feet to a stake; thence South 3 degrees 32' East 207.00 feet to a stake; thence North 86 degrees 28' East 238.9 feet to the point of beginning, and containing 1.13 acres and adjoining Tract I hereinabove.

Tract III:

4.4 acres in the northwest quarter of Section 27, Township 2, Range 9 West, described as BEGINNING at the northeast corner of the northwest quarter of said Section 27; thence South 2 degrees 21' East along the east line of said Quarter Section 150.0 feet to a point; thence South 86 degrees 28' West 376.4 feet to a point; thence South 3 degrees 32' East along a fence 527.3 feet to a point; thence South 86 degrees 28' West along a fence 264.0 feet to a point; thence North 3 degrees 32' West 445.0 feet to a point; thence North 87 degrees 02' East 187.5 feet to a point; thence North 3 degrees 32' West 232.3 feet to a point in the north line of said Quarter Section; thence North 87 degrees 02' East along the north line of said Quarter Section 452.9 feet to the point of beginning, containing 4.4 acres.

ALL BEING SITUATED IN THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI.

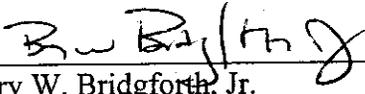
LESS AND EXCEPT: 1.50 acres, situated in Part of the Northwest Quarter of Section 27, Township 2 South, Range 9 West, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the Northeast Quarter of Section 27, Township 2 South, Range 9 West, DeSoto County, Mississippi; thence South 03 degrees 32 minutes East along the center of Baker Road 300.0 feet to a point; thence South 86 degrees 28 minutes West 25.0 feet to a 3/8 inch rebar set on the West R.O.W. of said Baker Road and point being the Point of Beginning of the 1.50 acre tract herin described; thence South 86 degrees, 28 minutes West 200.0 feet to a 1/2 inch iron pipe set; thence South 03 degrees 32 minutes East 327.0 feet to a 3/8 inch rebar set; thence North 86 degrees 28 minutes East 200.0 feet to a

3/8 inch rebar set on the West R.O.W. of Baker Road; thence North 03 degrees 32 minutes West 327.0 feet to the Point of Beginning as surveyed by Clerk's Land Surveying in June, 2006. Being the same property conveyed by Virginia F. Quinley to Adam Kennedy, et ux, by deed dated June 30, 2006, and recorded in Deed Book No. 533, at Page 52, 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 Substitute Trustee.

WITNESS my signature, on this 12th day of July, 2013.



Barry W. Bridgforth, Jr.
Substitute Trustee

PREPARED BY:
Bridgforth & Buntin, PLLC
Barry W. Bridgforth, Jr. #9797
5293 Getwell Road
Southaven, MS 38672
(662) 393-4450

PUBLISH: July 18, July 25, August 1, and August 8, 2013.

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DE SOTO)

WHEREAS, on January 26, 2007, April D. Rhoades and Justin D. Rhoades executed a promissory note payable to the order of FMF Capital, LLC.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated January 26, 2007, executed by April D. Rhoades and Justin D. Rhoades and being recorded in Book 2651 at Page 357 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Select Title & Escrow, Trustee and to Mortgage Electronic Registration Systems, Inc., solely as nominee for FMF Capital, LLC., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE3, Asset-Backed Pass-Through Certificates, Series 2007-WFHE3 by an Assignment filed of record on August 11, 2011 and recorded in Book 3330 at Page 523 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE3, Asset-Backed Pass-Through Certificates, Series 2007-WFHE3, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Select Title & Escrow, the same having been recorded in Book 3579 at Page 507 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 9th day of August, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the De Soto Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in De Soto County, Mississippi, to wit:

Lot 124, Section "B", Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 40, Page 25, Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Indexing Instructions: Lot 124, Section B, Kingston Estates Subdivision, DeSoto County, MS
More commonly known as: 7165 BRANDEE DR, Horn Lake, MS 38637

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

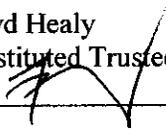
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

8-9-13

This 16 day of July 2013.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
July 18, 2013; July 25, 2013; August 1, 2013; and August 8, 2013

7/18/13 9:30:52
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DE SOTO)

WHEREAS, on February 16, 2000, John W. Hayman, III and Angela F. Jones executed a promissory note payable to the order of Norwest Mortgage, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 16, 2000, executed by John W. Hayman, III and Angela F. Jones and being recorded in Book 1189 at Page 0079 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Norwest Escrow Company, LLC, Trustee and to Norwest Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to WELLS FARGO BANK, N.A. by an Assignment filed of record on January 16, 2013 and recorded in Book 3568 at Page 756 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, WELLS FARGO BANK, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Norwest Escrow Company, LLC, the same having been recorded in Book 3609 at Page 452 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 9th day of August 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

Lot 1766, Section D, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 1766, Section D, DeSoto Village Subdivision, DeSoto County, MS
More commonly known as: 3760 Woodland Drive, Horn Lake, MS 38637

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

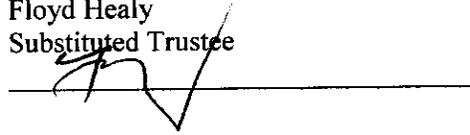
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8-9-13

This 16 day of July, 2013.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
July 18, 2013; July 25, 2013; August 1, 2013; and August 8, 2013

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DE SOTO)

WHEREAS, on November 20, 2008, Cecilia Hill and Thomas K. Hill executed a promissory note payable to the order of BancorpSouth Bank, State Chartered Institution; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated November 20, 2008, executed by Cecilia Hill and Thomas K. Hill and being recorded in Book 2968, at Page 743 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to J. Patrick Caldwell, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for BancorpSouth Bank, State Chartered Institution, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A. by an Assignment filed of record on August 9, 2012 and recorded in Book 3482, at Page 364 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of J. Patrick Caldwell, the same having been recorded in Book 3627, at Page 146 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 9th day of August, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

A 1.51, more or less, acre tract of land being located in the Northeast Quarter of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi, being part of the Distinctive Properties by Trent Ross, LLC, a Mississippi limited liability company, tract as per Deed Book 576, Page 618, being more particularly described as follows:
Commencing at the northeast corner of Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi; thence North 90 degrees 00 minutes 00 Seconds West 857.6 feet to a 1/2 inch pipe found at the northwest corner of the Carol B. Lambert tract as per Deed Book 400, Page 280, also being the true point of beginning for the hereafter described tract; thence South 01 degrees 11 minutes 00 seconds East 340.50 feet along said Lambert's west to a 1/2 inch rebar set with Tom King Cap (53 feet from centerline of Holly Springs Road); thence along said right of way line the following calls: thence North 75 degrees 09 minutes 59 seconds West 55.14 feet to a 1/2 inch rebar with Tom King Cap set; thence North 69 degrees 24 minutes 20 seconds West 119.12 feet to a 1/2 inch rebar with Tom King cap set; thence North 62 degrees 16 minutes 00 seconds West 57.21 feet to a 1/2 inch rebar with Tom King Cap set; thence North 01 degrees 11 minutes 00 seconds West leaving said right of way line to a 1/2 inch rebar with Tom King Cap set on the south line of said Lazelle S. Anglin tract as per Deed Book 43, Page 120; thence South 88 degrees 29 minutes 00 seconds East 213.93 feet to the point of beginning, containing 1.51 acres,

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more or less, (65,800.14 sq. ft.) of land. Subject to rights of way and easements for public roads and utilities, subdivision and zoning regulation in effect in DeSoto County, Mississippi. Subject to a 53 foot right of way as requested by DeSoto County Planning Commission.

Indexing Instructions: NE ¼, Section 27, Township 3 South, Range 6 West, DeSoto County, Mississippi
More commonly known as: 9810 HOLLY SPRINGS RD, Hernando, MS 38632

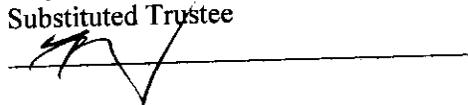
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

This 16 day of July, 2013.

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

Floyd Healy
Substituted Trustee



Insertion Dates: July 18, 2013; July 25, 2013; August 1, 2013; and August 8, 2013