

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on April 4, 2005, James E. Collins Jr. and Carolyn D. Collins executed a promissory note payable to the order of NovaStar Mortgage, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated April 4, 2005, executed by James E. Collins Jr. and Carolyn D. Collins, and being recorded in Book 2,199 at Page 102 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Kevin O'Brien Law Firm, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for NovaStar Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, by an Assignment filed of record on April 11, 2011, and recorded in Book 3,291 at Page 594 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust, Series 2005-2, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Kevin O'Brien Law Firm, the same having been recorded in Book 3,317 at Page 354 of the records of the Chancery Clerk of DeSoto 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 2nd day of September, 2011, 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 in Hernando, Mississippi, the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 7, 1st Addition, Ranch Meadows Subdivision, located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 58, Pages 38-39 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 7, 1st Addition, Ranch Meadows Subdivision, DeSoto County, Mississippi

More commonly known as: 7560 Broken Hickory Drive, Walls, Mississippi 38680

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.

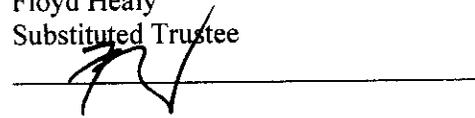
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

9-2-11

This 9th day of August, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
August 11, 2011; August 18, 2011; August 25, 2011; and September 1, 2011