

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

7/23/14 9:03:20  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 17, 2007, executed by JAMIE L. CHAPUIS AND JAMES W. CHAPUIS, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for Mortgage Electronic Registration Systems, Inc. solely as nominee for COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded May 21, 2007, in Deed Book 2721, Page 438, and re-recorded November 27, 2007 in Deed Book 2823, Page 379; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on May 7, 2012 in the office of the aforesaid Chancery Clerk in Deed Book 3436, Page 599; and WHEREAS, on April 1, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3795, Page 140; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **September 3, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 62, SECTION B, AUTUMN WOODS SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 40, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **8137 LONG BRANCH DR N, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

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.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 21<sup>st</sup> day of July, 2014.

\_\_\_\_\_  
/s/

Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 08/07/2014, 08/14/2014, 08/21/2014, 08/28/2014

09 - 03 - 14

**PUBLICATION DATES:** August 7, 2014, August 14, 2014, August 21, 2014, August 28, 2014  
**NEWSPAPER:** The DeSoto Times Tribune

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

WHEREAS, on May 12, 2006, Shawnee Y. Davis executed a certain deed of trust to Robert S. Coleman, Jr. P.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Novastar Mortgage, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2475, Page 741; and

WHEREAS, said deed of trust was ultimately assigned to Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2006-5 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-5 and recorded in Book 3730, Page 495; and WHEREAS Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2006-5 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-5 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on December 2, 2013 in Book 3748, Page 642; 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, Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2006-5 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-5, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 3, 2014 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 main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

Lot 272, Section F-2, Wellington Square Subdivision, in Section 27, Township 1 South, Range 8 West, Desoto County, Mississippi, as per Plat thereof Recorded in Plat Book 67, Page 46, in the Office of the Chancery Clerk of Desoto County, Mississippi.

9/3/14

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

Holly Ratcliff

Substituted Trustee  
Jauregui & Lindsey, LLC  
2110 Devereux Circle  
Birmingham, AL 35243  
(205) 970-2233

Publication dates: August 7, 2014, August 14, 2014, August 21, 2014, August 28, 2014

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on February 6, 2006, Dwight David Owens executed a promissory note payable to the order of New Century Mortgage Corporation; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 6, 2006, executed by Dwight David Owens and Kristin Sue Owens and being recorded in Book 2425, at Page 440 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Jeffrey F. McEvoy, Trustee and to New Century Mortgage Corporation, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-NC1 by an Assignment filed of record on September 19, 2012 and recorded in Book 3504, at Page 354 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-NC1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Jeffrey F. McEvoy, the same having been recorded in Book 3810, at Page 750 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 September 3, 2014, 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, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

Lot 85, Southern Pines Subdivision situated in Section 31, Township 1 South, Range 7 West as shown on plat of record in Plat Book 21, Page 43 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.

Indexing Instructions: Lot 85, Southern Pines Subdivision, Part A, DeSoto County, Mississippi  
More commonly known as: 911 Pine Birch PL, Southaven, MS 38671

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.

12-17501

9-3-14

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

This 7 day of Sept, 2014.

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

Floyd Healy  
Substituted Trustee

  
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Insertion Dates: August 12, 2014; August 19, 2014; August 26, 2014 and September 2, 2014

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

8/13/14 9:38:13  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on February 21, 2007, DANNY WILSON executed a promissory note payable to the order of Wells Fargo Bank, NA; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 21, 2007, executed by DANNY WILSON and THERESA JONES WILSON and being recorded in Book 2666, at Page 566 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to William H. Glover Jr., Trustee and to Wells Fargo Bank, NA, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust, 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1 by an Assignment filed of record on April 4, 2008 and recorded in Book 2880, at Page 198 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust, 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of William H. Glover Jr., the same having been recorded in Book 3813, at Page 170 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 September 3, 2014, 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, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

Lot 1725, Section "G", Southaven West Subdivision in Section 22, Township 1 South, Range 8 West, as per Plat thereof and recorded in Plat Book 3, pages 31 and 32 in the office of the Chancery Court Clerk of DeSoto County, Mississippi.  
Parcel# 1085-2207.0-01725.00

Indexing Instructions: Lot 1725, Sec. "G", Southaven West S/D, Sec. 22, Township 1 S, Range 8 W, DeSoto County, MS  
More commonly known as: 2025 BROOKHAVEN DRIVE, SOUTHAVEN, MS 38671-3401

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.

14-05013

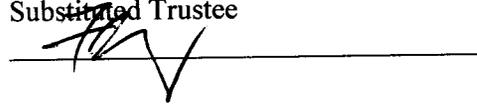
9-3-14

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

This 8th day of August, 2014.

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

Floyd Healy  
Substituted Trustee



Insertion Dates: August 12, 2014; August 19, 2014; August 26, 2014; and September 2, 2014

14-05013