

STATE OF MISSISSIPPI)
)NOTICE OF SUBSTITUTED TRUSTEE'S SALE
COUNTY OF DESOTO)

WHEREAS, on November 15, 2005, Phyllis K. Gibbs executed a promissory note payable to the order of Regions Bank d/b/a Regions Mortgage; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated November 15, 2005, executed by Phyllis K. Gibbs and George Gibbs, Wife & Husband, to Regions Bank d/b/a Regions Mortgage, the beneficiary under said Deed of Trust, the same having been recorded on November 22, 2005 in Book 2,356 at Page 599 in the land records of Desoto County, Mississippi, Emmett James House or Bill R. McLaughlin, Trustee; and

WHEREAS, Thad J. Mueller was substituted as trustee in the place and stead of Emmett James House or Bill R. McLaughlin by Substitution of Trustee dated August 1, 2011, executed by Regions Bank d/b/a Regions Mortgage, and recorded on August 8, 2011 in Book 3,329 at Page 583 in the land records of Desoto County, Mississippi; and

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

WHEREAS, Regions Bank d/b/a Regions Mortgage, having directed the undersigned Substituted Trustee to sell the property under the terms and by authority conferred in the said deed of trust and by the laws of the State of Mississippi; now therefore,

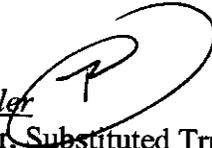
I, Thad J. Mueller, Substituted Trustee, shall on the day of 16th day of September, 2011, during the legal hours between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest and best bidder for cash at the East door of the Desoto County Courthouse, located in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

9-16-11

Lot 62, The Plantation, Phase 2, Section B, Plantation Lakes, in Section 22, Township 1, Range 6 West, as shown on plat of record in Plat book 45, Pages 28-30, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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

This the 11th day of August, 2011.


s/Thad J. Mueller
Thad J. Mueller, Substituted Trustee

NOTICE OF TRUSTEE'S SALE OF LAND

Under and by virtue of the authority vested in me as Trustee in that certain Deed of Trust dated February 27, 2009 executed by Sao Joseph and Barbara Verner Joseph unto Karen B. Schneller as Trustee, to secure an indebtedness therein described to DDD Land Company, LLC said Deed of Trust being of record in Land Deed of Trust Book 3001 page 132 of the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Trustee aforesaid, will, within lawful hours, at the front East door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

FRIDAY, SEPTEMBER 16, 2011

offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 2060, Section I, Southaven West Subdivision, more particularly described in Plat Book 3, Pages 42 and 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi. This lot is located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale.

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

WITNESS MY SIGNATURE on this the 17th day of August, 2011.



Karen B. Schneller, Trustee

Publishing Dates: August 25, September 1, 8, 15, 2011

9-16-11

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 19, 2007, MARK D. FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 2684, Page 193, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3330, Page 199, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on July 23, 2009, MARK FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3064, Page 210, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3330, Page 199, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the holder of said indebtedness, The Citizens National Bank of Meridian having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deeds of Trust.

NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will, on the 16th day of September, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 1881, Section "E", DeSoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 12, Pages 22-25 in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 16th day of August, 2011.

A handwritten signature in black ink, appearing to read "J E Woods", written over a horizontal line.

JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: August 25, 2011, September 1, 2011, September 8, 2011 and September 15, 2011

Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456
6897 Crumpler Blvd., Ste. 100
Olive Branch, MS 38654
662-895-2996

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 7, 2009, WENDY A. POLLOCK-FROELICH by WILLIAM A. TRAVIS, Attorney In Fact, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3035, Page 279, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3330, Page 202, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on July 23, 2009, WENDY A. POLLOCK-FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3064, Page 10, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3330, Page 202, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on May 7, 2009, WENDY A. POLLOCK-FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3109, Page 288, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustees by instrument recorded in Book 3330, Page 202, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the holder of said indebtedness, The Citizens National Bank of Meridian having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deeds of Trust.

NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deeds of Trust, will, on the 16th day of

September, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 200, Section A, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 9 in the office of the Chancery Clerk of DeSoto County, Mississippi.

INDEXING INSTRUCTIONS: Lot 200, Sec A, DeSoto Village Subdivision, Sec 34, T1S, R8W, Desoto Co., MS

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

WITNESS MY SIGNATURE, this the 16th day of August, 2011.



JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: August 25, 2011, September 1, 2011, September 8, 2011 and September 15, 2011

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P.O. Box 1456
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SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 22, 2009, MARK FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 2986, Page 371, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 3330, Page 201, in the Office of the Chancery Clerk of DeSoto County, Mississippi, 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 holder of said indebtedness, The Citizens National Bank of Meridian having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deed of Trust.

NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will, on the 16th day of September, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 904, Section B, in DeSoto Village Subdivision in Section 34, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 8, Page 12-15, 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. Being the same property conveyed to Harold G. Poole and wife, Dora E. Poole by deed from W.H. Long filed for record in Book 104, Page 605, Registers Office for DeSoto County, Mississippi, dated 05-09-73, Property address known as 2930 Normandy Drive, Horn Lake, Mississippi 38637.

Indexing Instructions: Lot 904, Sec B, DeSoto Village Sub., in Section 34, T1S, R8W, DeSoto Co., MS

9-16-11

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

WITNESS MY SIGNATURE, this the 16th day of August, 2011.



JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: August 25, 2011, September 1, 2011, September 8, 2011 and September 15, 2011

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SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 23, 2009, WENDY A. POLLOCK-FROELICH and MARK D. FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3022, Page 373, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 3330, Page 197, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on November 19, 2009, WENDY ANN POLLOCK-FROELICH, executed a Deed of Trust to Don O. Rogers, III, Trustee for the benefit of THE CITIZENS NATIONAL BANK OF MERIDIAN, which Deed of Trust is recorded in Trust Deed Book 3108, Page 168, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said The Citizens National Bank of Meridian has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 3330, Page 197, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the holder of said indebtedness, The Citizens National Bank of Meridian having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deeds of Trust.

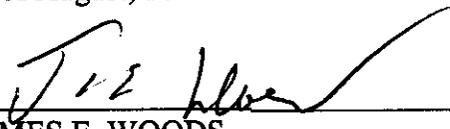
NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deeds of Trust, will, on the 16th day of September, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 956, Section B, North ½, DeSoto Village Subdivision, Section 34, Township 1 South, Range 8 West, as shown on Plat of record in Plat Book 8, Page 12 in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

9-16-11

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

WITNESS MY SIGNATURE, this the 16th day of August, 2011.



JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: August 25, 2011, September 1, 2011, September 8, 2011 and September 15, 2011

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TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 4, 2003, JOHN REGGY HANKERSON and wife, JANELL MARIE HANKERSON, executed a Deed of Trust to James E. Woods, Trustee for the benefit of DER PROPERTIES, INC., which Deed of Trust is recorded in Trust Deed Book 1687, Page 387, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

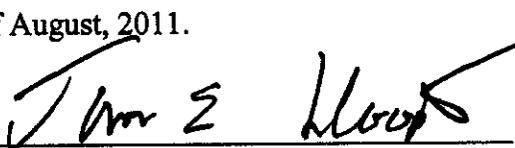
WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the holder of said indebtedness, DER Properties, Inc., having requested the undersigned Trustee to execute the trust and sell the said land in accordance with the Deed of Trust.

NOW, THEREFORE, I, James E. Woods, Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will, on the 16th day of September, 2011, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 20, Misty Meadows, in Section 11, Township 3 South, Range 9 West, DeSoto County, Mississippi as per plat recorded in Plat Book 65, Pages 27-29, Chancery Clerk's Office, DeSoto County, Mississippi, reference to which is hereby made in aid of this description.

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

WITNESS MY SIGNATURE, this the 17th day of August, 2011.



JAMES E. WOODS
TRUSTEE

Publish: August 25, 2011, September 1, 2011, September 8, 2011 and September 15, 2011

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