

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 23, 2011, John M. Romans, a single person, executed a certain deed of trust to Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Iberiabank Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,277 at Page 268; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated June 18, 2014 and recorded in Book 3,843 at Page 604 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 21, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3852 at Page 704; 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, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, 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 September 18, 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 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:

TRACT I:

Beginning at a point that is East a distance of 3085.80 feet (called) and S 00 degrees 18' 27" W a distance of 40.00 feet from the Northwest corner of Section 7, Township 2 South, Range 8 West, said point being the Northwest corner of the Umbaugh tract as described in Deed Book 289, Page 151, thence S 00 degrees 18' 27" W along the West line of said Umbaugh tract a distance of 263.26 feet to a point; thence continuing along said West line S 05 degrees 14' 33" E a distance of 121.00 feet to a point; said point being the Southwest corner of said Umbaugh tract; thence S 00 degrees 17' 27" W along the West line of the Campbell and Chapman tracts, As recorded in Deed Book 343, Page 162, Deed Book 346, Page 748 and Deed Book 88, Page 507, respectively, a distance of 1182.17 feet to a point; thence S 77 degrees 27' 29" W a distance of 234.36 feet to a point; thence N 01 degrees 15' 55" W a distance of 68.83 feet to a point; thence around a curve to the right with a delta angle of 27 degrees 00' 46" and a radius of 461.48 feet for an arc distance of 217.57 feet to a point; thence N 25 degrees 44' 50" E a distance of 315.81 feet to a point; thence N 00 degrees 17' 27" E a distance of 666.97 feet to a point; thence N 05 degrees 14' 33" W a distance of 121.01 feet to a point; thence N 00 degrees 18' 27" E a distance of 265.68 feet to a point; thence S 89 degrees 41' 33" E a distance of 50.00 feet to the point of beginning, containing 3.26 acres, more or less.

LESS & EXCEPT:

Beginning at a point that is East a distance of 3085.80 feet (called) and S 00 degrees 18' 27" W a distance of 40.00 feet from the Northwest corner of Section 7, Township 2 South, Range 8 West, said point being the Northwest corner of the Umbaugh tract as described in Deed Book 289, Page 151; thence S 00 degrees 18' 27" W along the West line of said Umbaugh tract a distance of 283.28 feet to a point; thence continuing along said West line S 05 degrees 14' 33" E a distance of 121.00 feet to a point, said point being the Southwest corner of said Umbaugh tract; thence S 00 degrees 17' 27" W along the West line of the Campbell and Chapman tracts as recorded in Deed Book 343, Page 162, Deed Book 346, Page 748 and Deed Book 88, Page 507, respectively a distance of 880.880 feet to a point; thence S 25 degrees 44' 50" W a distance of 327.10 feet to a point; thence around a curve to

9 - 18 - 14

the left, with a delta angle of 27 degrees 00' 48" and a radius of 411.48 feet for an arc distance of 194.00 feet to a point; thence S 01 degree 15' 55" E a distance of 1085.85 feet to a point; thence N 84 degrees 47' 34" E a distance of 670.78 feet to a point; thence S 08 degrees 37' 42" E a distance of 50.02 feet to a point; thence S 84 degrees 47' 34" W a distance of 720.90 feet to a point; thence N 06 degrees 37' 42" W a distance of 50.02 feet to a point; thence N 01 degrees 15' 55" W a distance of 1089.08 feet to a point; thence around a curve to the right with a delta angle of 27 degrees 00' 48" and a radius of 481.48 feet for an arc distance of 217.57 feet to a point; thence N 25 degrees 44' 50" E a distance of 315.81 feet to a point; thence N 00 degrees 17' 27" E a distance of 888.97 feet to a point; thence N 05 degrees 14' 33" W a distance of 121.01 feet to a point; thence N 00 degrees 18' 27" E a distance of 265.68 feet to a point; thence S 89 degrees 41' 33" E a distance of 50.00 feet to the point of beginning, containing 3.09 acres, more or less.

TRACT II:

Commencing at the Northwest corner of Section 7, Township 2 South, Range 8 West, thence East 3085.80 feet (called) thence S 00 degrees 18' 27" W a distance of 303.26 feet to a point; thence S 05 degrees 14' 33" E a distance of 121.00 feet to a point; thence S 00 degrees 17' 27" W a distance of 1182.17 feet to the true point of beginning for the herein described tract; thence continuing S 00 degrees 17' 27" W a distance of 412.00 feet to a point; thence N 84 degrees 44' 47" E a distance of 510.00 feet to a point; thence S 03 degrees 34' 33" E a distance of 638.34 feet to a point; thence S 84 degrees 47' 34" W a distance of 754.93 feet to a point; thence N 01 degrees 15' 55" W a distance of 1020.26 feet to a point; thence N 77 degrees 27' 29" E a distance of 234.36 feet to the point of beginning. Containing 12.90 acres, more or less.

LESS & EXCEPT:

Beginning at a point that is East a distance of 3085.80 feet (called) and S 00 degrees 18' 27" W a distance of 40.00 feet from the Northwest corner of Section 7, Township 2 South, Range 8 West, said point being the Northwest corner of the Umbaugh tract as described in Deed Book 289, Page 151; thence S 00 degrees 18' 27" W along the West line of said Umbaugh tract a distance of 283.28 feet to a point; thence continuing along said West line S 05 degrees 14' 33" E a distance of 121.00 feet to a point, said point being the Southwest corner of said Umbaugh tract; thence S 00 degrees 17' 27" W along the West line of the Campbell and Chapman tracts, as recorded in Deed Book 343, Page 182, Deed Book 346, Page 748 and Deed Book 88, Page 507 respectively, a distance of 880.88 feet to a point; thence S 25 degrees 44' 50" W a distance of 327.10 feet to a point; thence around a curve to the left with a delta angle of 27 degrees 00' 48" and a radius of 411.48 feet for an arc distance of 194.00 feet to a point; thence S 01 degrees 15' 55" E a distance of 1085.65 feet to a point; thence N 84 degrees 47' 34" E a distance of 670.78 feet to a point; thence S 08 degrees 37' 42" E a distance of 50.02 feet to a point; thence S 84 degrees 47' 34" W a distance of 720.90 feet to a point; thence N 06 degrees 37' 42" W a distance of 50.02 feet to a point; thence N 01 degrees 15' 55" W a distance of 1089.00 feet to a point; thence around a curve to the right with a delta angle of 27 degrees 00' 46" and a radius of 461.45 feet for an arc distance of 217.57 feet to a point; thence N 25 degrees 44' 50" E a distance of 315.81 feet to a point; thence N 00 degrees 17' 27" E a distance of 888.97 feet to a point; thence N 05 degrees 14' 33" W a distance of 121.01 feet to a point; thence N 00 degrees 18' 27" E a distance of 265.88 feet to a point; thence S 88 degrees 41' 33" E a distance of 50.00 feet to the point of beginning, containing 3.09 acres, more or less.

TRACT III:

Beginning at a point that is East a distance of 3085.80 feet (called) and S 00 degrees 18' 27" W a distance of 40.00 feet from the Northwest corner of Section 7, Township 2 South, Range 8 West, said point being the Northwest corner of the Umbaugh tract as described in Deed Book 289, Page 151; thence S 00 degrees 18' 27" W along the West line of said Umbaugh tract a distance of 263.28 feet to a point; thence continuing along said West line S 05 degrees 14' 33" E a distance of 121.00 feet to a point; said point being the Southwest corner of said Umbaugh tract; thence S 00 degrees 17' 27" W along the West line of the Campbell and Chapman tracts as recorded in Deed Book 343, Page 162, Deed Book 348, Page 748 and Deed Book 88, Page 507, respectively, a distance of 880.88 feet to a point;

thence S 25 degrees 44' 50" W a distance of 327.10 feet to a point; thence around a curve to the left with a delta angle of 27 degrees 00' 46" and a radius of 411.48 feet for an arc distance of 194.00 feet to a point; thence S 01 degrees 15' 55" E a distance of 1085.65 feet to a point; thence N 84 degrees 47' 34" E a distance of 670.78 feet to a point; thence S 08 degrees 37' 42" E a distance of 50.02 feet to a point; thence S 84 degrees 47' 34" W a distance of 720.90 feet to a point; thence N 08 degrees 37' 42" W a distance of 50.02 feet to a point; thence N 01 degrees 15' 55" W a distance of 1089.09 feet to a point; thence around a curve to the right with a delta angle of 27 degrees 00' 46" and a radius of 401.48 feet for an arc distance of 217.57 feet to a point; thence N 25 degrees 44' 50" E a distance of 315.81 feet to a point; thence N 00 degrees 17' 27" E a distance of 888.97 feet to a point; thence N 05 degrees 14' 33" W a distance of 121.01 feet to a point; thence N 00 degrees 18' 27" E a distance of 265.68 feet to a point; thence S 89 degrees 41' 33" E a distance of 50.00 feet to the point of beginning, containing 3.09 acres, more or less.

TRACT IV:

A 5.03, more or less, acre tract of land being located in the North half of Section 7, Township 2 South, Range 8 West of the Chickasaw Meridian, DeSoto County, Mississippi and being more particularly described as follows:

Commencing at the Northeast corner of Section 7, Township 2 South, Range 8 West of the Chickasaw Meridian; thence South 55 degrees 21 minutes 15 seconds West, a distance of 2753.72 feet to a 1/2" metal pipe (set), said metal pipe being the true point of beginning of the herein described tract; thence South 01 degrees 02 minutes 28 seconds West, a distance of 443.96 feet to a 1/2" metal pipe (set); thence South 89 degrees 42 minutes 28 seconds West, a distance of 510.00 feet to a 1/2" metal pipe (set); thence North 05 degrees 14 minutes 28 seconds East, a distance of 445.91 feet to a point in a lake, being referenced by a 1/2" metal pipe (set) North 89 degrees 42 minutes 28 seconds East, a distance of 80.00 feet and South 05 degrees 14 minutes 28 seconds West, a distance of 80.00 feet; thence North 89 degrees 42 minutes 28 seconds East, a distance of 477.33 feet to the point of beginning. Containing 5.03, more or less, acres and being subject to all codes, covenants, easements, revisions, restrictions, regulations, and rights of way of record.

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

WITNESS MY SIGNATURE on this 14th day of August, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

5425 Church Road
Lake Cormorant, MS 38641
14-009559GW

Publication Dates:
August 21, 28, September 4, 11, 2014

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 27th day of December, 2010, and acknowledged on the 27th day of December, 2010, Joshua A. Napper and Dannett Napper, husband and wife, executed and delivered a certain Deed of Trust unto Scott R. Hendrix, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Renasant 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 DK T Book 3259 at Page 268; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Lakeview Loan Servicing, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3804 at Page 348; and

WHEREAS, on the 18th day of June, 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 3836 at Page 31; 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 18th day of September, 2014, 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 164, Section D, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 35, 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 26th day of August, 2014.



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

jeh/F13-1738

PUBLISH: 8.28.14 / 9.4.14 / 9.11.14

9-18-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 28, 2001, James Phillip Emerson and Janet L. Emerson, husband and wife executed a certain deed of trust to Hugh Shaw, Trustee for the benefit of AmSouth Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1423 at Page 451 and re-recorded in ; and

WHEREAS, said Deed of Trust was subsequently assigned to Chase Mortgage Company by instrument dated August 22, 2002 and recorded in Book 1565 at Page 616 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association s/b/m to Chase Home Finance LLC s/b/m to Chase Manhattan Mortgage Corporation s/b/m to Chase Mortgage Company has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 4, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,861 at Page 445; and

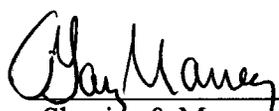
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having 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 September 18, 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 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 1332, Section G, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 11, Page 15-20, in the Chancery Clerk's office of DeSoto County, Mississippi. This being the same property conveyed to James Phillip Emerson and wife, Janet L. Emerson by deed recorded under Book 264, Page 366, in said clerk's office.

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

WITNESS MY SIGNATURE on this 25th day of August, 2014.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

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

421 Woodsmoke
Southaven, MS 38671
11-003069AH

Publication Dates:
August 28, 2014 and September 4 and 11, 2014

9-18-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 9, 2004, Angela Dawn Brower, married and Michael Brower, executed a certain deed of trust to Lem Adams III, Trustee for the benefit of H&R Block Mortgage Corporation, a Massachusetts Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2050 at Page 0375; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N. A., as Trustee for Option One Mortgage Loan Trust 2004-3, Asset Backed Certificates, Series 2004-3, by instrument dated June 17, 2011 and recorded in Book 3,425 at Page 65 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, National Association, as Trustee for Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 19, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3765 at Page 245; 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, National Association, as Trustee for Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3, 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 September 18, 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 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:

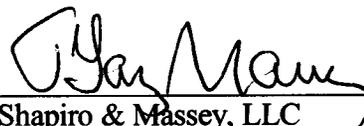
LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN HORN LAKE IN THE COUNTY OF DESOTO, AND STATE OF MISSISSIPPI AND BEING DESCRIBED IN A DEED DATED 08/31/04 AND RECORDED 07/20/04 IN BOOK 0477 PAGE 500, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT: 23 BLOCK:

LOT 23, THE WILLOWS OF HORN LAKE, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 44, 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 22nd day of August, 2014.


Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive, Suite B-202, Flowood, MS 39232
(601)981-9299
1664 Joy Boulevard, Horn Lake, MS 38637
13-008384GW, Publication Dates: August 28, September 4, and September 11, 2014

9-18-2014

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS on the 15th day of December, 2006, Carl Smith and Shelia Smith, executed a Deed of Trust to Thomas L. Conner, as Trustee for the benefit of Third Union Finance, Inc., which Deed of Trust is recorded in Deed of Trust Book 2,627 at Page 104 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, this Deed of Trust was subsequently partially released by Third Union Finance, Inc., by instrument dated March 5, 2008, and recorded in Real Estate Deed of Trust Book 2,872, Page 382, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Third Union Finance, Inc., subsequently appointed William B. Palmertree as Substituted Trustee on the 8th day of August, 2014, by instrument recorded in Real Estate Deed of Trust Book 3,858, Page 637, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default has 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 having requested the undersigned Substituted Trustee to execute the trust and sell said land in accordance with the terms and conditions of said Deed of Trust,

NOW, THEREFORE, I, William B. Palmertree, Substituted Trustee, under the terms and provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will on the 18th day of September, 2014, offer for sale at public outcry and sell within legal hours at the East Front door of the County Courthouse in Hernando, DeSoto County, Mississippi, to the highest and best bidder for cash, the lands lying and being situated in DeSoto County, Mississippi, described more particularly as follows, to-wit:

Being in NW 1/4 of SE 1/4 of Section 20, Township 1 South, Range 6 West:

A strip of land 100 feet wide off of the North side of a tract of land containing 13.7 acres referred to as Lot No. 5 in Decree of the Chancery Court of DeSoto County, Mississippi in Cause No. 6947, recorded in Minute Book 18, Page 197 of said Court, conforming a Partition of land vesting title to said Lot 5 to Mary Joe Fink, tract hereby conveyed extending Northeastwardly between parallel lines from the Northwest Corner of said Lot 5 to the Northeast Corner of said Lot 5 and being more particularly described as follows, to wit: BEGINNING at the Northwest Corner of said Lot No. 5 on the East right of way line of Highway No. 78 which point is the Southwest Corner of Lot 4 set

9-18-14

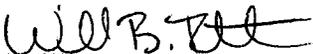
aside in said decree of Mrs. Mable Joe McRee; and run thence in a Southeasterly direction along said Highway No. 78 a distance of 100 feet; thence in a Northeasterly direction, parallel with the Northwest boundary of said Lot No. 5, a distance of approximately 1,050 feet to a Point on the Eastern boundary line of said Lot No. 5; thence in a Northerly direction to the Northeast Corner of said Lot 5 which is also the Southwest Corner of said Lot No. 5 which is also the Southwest Corner of said Lot No. 4; thence in a southwesterly direction a distance of approximately 1,198 feet to the point of beginning and containing 2.7 acres, more or less, all being located in Section 20, Township 1, Range 6 West and being the same property conveyed to Glen L. Tutor, et ux, as shown by deed of record in Deed Book 36, Page 421, Land Deed Records, Desoto County, Mississippi.

Being the same property conveyed to L.B. and Nona A. Umberger by Warranty Deed dated December 17, 1971, and recorded in Deed Book 93, Page 110.

INDEXING INSTRUCTIONS: BEING IN THE NW 1/4 OF THE SE 1/4 OF SECTION 20, TOWNSHIP 1 SOUTH, RANGE 6 WEST.

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

WITNESS my signature this 21st day of August, 2014.


/s/William B. Palmertree

William B. Palmertree, Substituted Trustee

Publish 4 Times: August 26, 2014, September 2, 2014, September 9, 2014, September 16, 2014