

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

8/14/14 9:54:01
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 June 19, 2008, executed by VILANT B. THOMPSON, conveying certain real property therein described to ALAN E. SOUTH, as Trustee, for URBAN FINANCIAL GROUP, 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 July 15, 2008, in Deed Book 2924, Page 34; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Reverse Mortgage Solutions, Inc. by instrument recorded on December 20, 2013 in the office of the aforesaid Chancery Clerk in Deed Book 3756, Page 592; and

WHEREAS, on June 6, 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 3825, Page 489; 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 24, 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:

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI,
MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT:

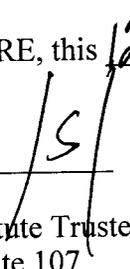
LOT 85 "C" NORTHWOOD HILLS SUBDIVISION, SECTION 23, TOWNSHIP 3,
RANGE 8, AND MORE SPECIFICALLY IN PLAT BOOK 66, PAGE 49.

PROPERTY ADDRESS: The street address of the property is believed to be **1830
TIMBER WAY, N, HERNANDO, MS 38632**. 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 12th day of August, 2014.



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

PUBLISH: 08/28/2014, 09/04/2014, 09/11/2014, 09/18/2014

9-24-14

TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 30, 1999, Christopher H. Neely executed a purchase money Deed of Trust to Patricia O. Jones as Trustee for Mortgage Guaranty Corporation, Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 1107 at Page 103;

WHEREAS, said Deed of Trust was thereafter assigned to Trustmark National Bank with this recorded in Book 1124 Page 132;

WHEREAS, on August 11, 2014, Trustmark National Bank substituted James Eldred Renfroe as Trustee in the aforementioned deed of trust with this recorded in Book 3861 at Page 449;

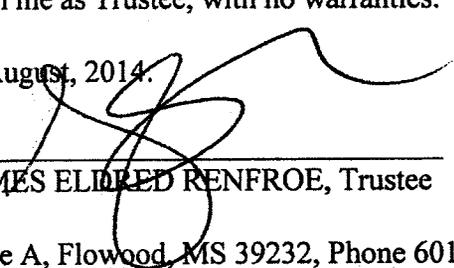
WHEREAS, there being a default in the terms and conditions of the Deed of Trust and entire debt secured having been declared to be due and payable in accordance with its terms, Trustmark National Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property pursuant to its terms in order to raise the sums due, with attorney's and trustee's fees, and expenses of sale;

NOW, THEREFORE, I, James Eldred Renfroe, Trustee for said Deed of Trust, will on September 24, 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 main door of the DeSoto County Courthouse in Hernando, MS, to the highest and best bidder for cash, the following described property situated in DeSoto County, MS, to-wit:

Lot 1478, Section C South, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee, with no warranties.

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



JAMES ELDRÉD RENFROE, Trustee

James Eldred Renfroe, 648 Lakeland East Dr., Ste A, Flowood, MS 39232, Phone 601-932-1011

Publish: 9/2, 9/9, 9/16, 9/23

9 - 24 - 2014

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DE SOTO)

9/02/14 9:57:24
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on April 14, 1997, John R. Garner executed a promissory note payable to the order of Deposit Guaranty Mortgage Services, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated April 14, 1997, executed by John R. Garner and Jacquatta A. Garner and being recorded in Book 900, at Page 756 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to J. Clifford Harrison, Trustee and to Deposit Guaranty Mortgage Services, 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 July 10, 2014 and recorded in Book 3841, at Page 762 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. Clifford Harrison, the same having been recorded in Book 3856, at Page 323 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 24, 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 2338, Section F, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 2338, Section F, DeSoto Village Subdivision, Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi
More commonly known as: 3350 BRIARWOOD, HORN LAKE, MS 38637-1618

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.

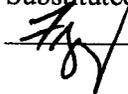
9-24-2014

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

This 29 day of August, 2014.

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

Floyd Healy
Substituted Trustee



Insertion Dates: September 2, 2014; September 9, 2014; September 16, 2014 and September 23, 2014

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 6th day of May, 2004, Raman E. Richards a/k/a Raman Richards and Patricia H. Richards, a/k/a Patricia Richards, husband and wife, executed a certain Deed of Trust to Robert McKinney, Trustee, for the benefit of Regions Bank, successor by merger to AmSouth Bank, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 2005 at Page 0090 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Robert McKinney, Trustee for Regions Bank, successor by merger to AmSouth Bank, said Appointment of Substitute Trustee being recorded in Book 3837 at Page 74 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Raman E. Richards and wife, Patricia H. Richards; 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, the legal holder of said indebtedness, Regions Bank, successor by merger to AmSouth Bank, 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, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 24th day of September, 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 DeSoto County Courthouse, 2535 Hwy 51 S, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

9. 24. 2014

Commencing at the Northwest corner of Section 23, Township 1 South, Range 7 West, thence along North section line of Section 23, a distance of 2346.65 feet to a point. Said point being the Northwest corner of a three acre tract conveyed by your Grantors herein to Harry E. Day, et ux. Thence South 0° 29' 46" East a distance of 742.48 feet to the true point of beginning; thence continuing South on the same bearing, a distance of 742.52 feet to a point in the South line of the ten acre tract Grantor purchased from D.L. Harrison, et al, by Warranty Deed dated June 6, 1980; thence North 89° 56' 58" East along said South property line a distance of 293.35 feet to a point; thence North 0° 29' 46" West, a distance of 742.52 feet to a point; thence South 89° 56' 58" West, a distance of 293.35 feet to the point of beginning and containing 5.00 acres.

The Grantors hereby convey a non exclusive easement to the aforesaid property as follows:

Commencing at the Northwest corner of Section 23, Township 1 South, Range 7 West, thence along the North section line of Section 23, a distance of 2346.65 feet to a point, said point being the true point of beginning, thence North 89° 56' 58" East, a distance of 50 feet; thence South 0° 29' 46" East, a distance of 742.48 feet to a point; thence South 89° 56' 58" West, a distance of 50 feet; thence North 0° 29' 46" West, a distance of 742.48 feet to the point of beginning. The Grantors herein reserved unto himself, his, her, administrators, executors and assigns, the right to also use the aforescribed easement.

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

WITNESS MY SIGNATURE, this the 27th day of August, 2014.

/s/ T. Frank Collins
T. Frank Collins, Substituted Trustee

Prepared By:
T. Frank Collins, Esq.
Collins & Associates, PLLC
100 Webster Circle, Suite 2
Madison, Mississippi 39110
Telephone: (601) 853-4400

Dates of Publication:
September 2, 9, 16, and 23, 2014

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 25, 2007, **Robinson Builders, LLC** executed a Deed of Trust to **Colmon Mitchell**, Trustee for the benefit of **First Security Bank**, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 2799, at Page 329, to which reference is herein made; and

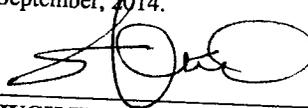
WHEREAS, **First Security Bank** substituted and appointed **Hugh H. Armistead** as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, **Colmon Mitchell**, by instrument dated the 8th day of August, 2011, and filed in Deed of Trust Book No. 3329, at Page 678, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on **Wednesday, September 24, 2014**, offer for sale at public outcry and sell during the legal hours 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, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 118 Robinson Crossing, Phase II, Area 6, situated in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 104, Pages 18-19, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS my signature, this the 2nd day of September, 2014.



HUGH H. ARMISTEAD,
Substitute Trustee
6879 Crumpler Boulevard, Suite 100
Olive Branch, MS 38654
662-895-4844

Publish: September 3, 10 and 17, 2014

9-24-2014