

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated February 5, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1654, Page 280, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 779.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated April 15, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1747, Page 479, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 780.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated May 9, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2716, Page 649, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 781.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated May 9, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2718, Page 727, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 782.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated May 9, 2011 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3310, Page 513, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 783.

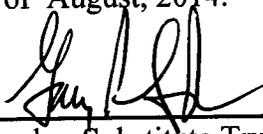
WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 139, Section "B", DeSoto Woods Subdivision, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Page 8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



\_\_\_\_\_  
Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated January 15, 2010 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3126, Page 438, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 778.

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 legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 209, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 14, Page 47-50, in the Chancery Clerk's Office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014.

10-1-14

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated December 30, 2003, to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1902, Page 343, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 769.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated February 5, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2856, Page 142, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 770.

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 legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 386, Section A, Lake O' The Hills Subdivision, in Section 20, Township 3 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 29-33, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

10-1-14

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



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Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated May 18, 2000 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1214, Page 434, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 776.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated June 7, 2006 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3132, Page 175, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 777.

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 legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

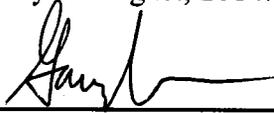
NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 122, Section B, Ross Pointe P.U.D., in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

10-1-14

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



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Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated August 5, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1830, Page 572, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 773.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated October 31, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1900, Page 28, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 774.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated February 22, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2885, Page 342, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 775.

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 legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front

door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 2, containing 1.0 acres, more or less, of the First Revision of the Faulkner 2 Lot Subdivision, in the northeast quarter of Section 20, Township 2 South, Range 7 West, said point being 212.83 feet south of northeast corner of said section and being marked with an iron pin; thence south 84 degrees, 35 minutes, 24 seconds west a distance of 121.71 feet to a point marked with an iron pin; thence north 83 degrees, 04 minutes, 49 seconds west a distance of 233.39 feet to a point marked with an iron pin, passing an iron pin at 180.05 feet; thence north 00 degrees, 36 minutes, 46 seconds east a distance of 122.87 feet to a point in the south right of way of Starlanding Road, said point being marked with an iron pin; thence south 88 degrees, 29 minutes, 57 seconds east along said right of way a distance of 208.37 feet to a point marked with an iron pin; thence continuing along said right of way along a curve to the right with a delta angle of 50 degrees, 16 minutes 49 seconds, a radius of 150.00 feet, and an arc length of 131.63 feet to a point marked with an iron pin; thence continuing along said right of way south 38 degrees, 02 minutes, 27 seconds east a distance of 48.12 feet to the point of intersection of said right of way and the east line of said Section 20, said point being marked with an iron pin; thence south 00 degrees, 13 minutes 20 seconds west along the east line of said Section 20 to the point of beginning, containing 1.00 acres

Indexing Instructions: Lot 2 of the First Revision of the Faulkner 2 Lot Subdivision, situated in the northeast quarter of Section 20, Township 2 South, Range 7 West, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



\_\_\_\_\_  
Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated December 30, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1902, Page 348, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 771.

WHEREAS, Cody Investments, Inc. executed a Deed of Trust dated February 5, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2856, Page 133, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 18, 2014 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3862, Page 772.

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 legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

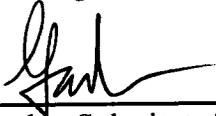
NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 1<sup>st</sup> day of October, 2014, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Part of the Southwest Quarter of Section 21, Township 3 South, Range 7 West, DeSoto County, Mississippi, described as beginning at the northwest corner of the Southwest Quarter of the Southwest Quarter of Section 21, Township 3 South, Range 7 West; thence South 02 degrees 17' 46" East 311.17 feet along the westerly line of said section and along Jaybird Road to an iron stake in the westerly line of said section and in Jaybird Road, which point is the southwest corner of that certain tract of real property conveyed by Deed of record in Deed Book 208, Page 307, of the records of DeSoto County, Mississippi, and being the POINT OF BEGINNING of the hereby conveyed real property; thence continuing

south along said westerly line of said section 118.83 feet, more or less, to a stake, said point being the southwest corner of the Robert Curtis Cook, et ux, tract as conveyed to them by Deed of record in Deed Book 111, Page 25, of the records of DeSoto County, Mississippi; thence East along the south line of said Cook tract 140 yards to a point, said point being the southeast corner of said Cook tract; thence North along the east line of said Cook tract 118.83 feet, more or less, to a point, said point being the southeast corner of that certain parcel of land conveyed by Deed of record in Deed Book 208, Page 307, of the records of DeSoto County, Mississippi; thence South 88 degrees 28' 42" West 420.0 feet to the Point of Beginning, and intending to describe and hereby convey that certain real property as conveyed to ROBERT CURTIS COOK and wife, MARGARET RUTH COOK, by Deed of record in Deed Book 111, Page 25, LESS AND EXCEPT that portion thereof as conveyed by Deed of record in Deed Book 208, Page 307, all of the records of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 26<sup>th</sup> day of August, 2014.



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Gary P. Snyder, Substitute Trustee  
Jones Walker LLP  
P.O. Box 1456  
Olive Branch, MS 38654  
662-895-2996

Publish: 9/9/2014; 9/16/2014; 9/23/2014 and 9/30/2014.

**TRUSTEE'S NOTICE OF SALE**

WHEREAS, on March 15, 2013, Charles J. Silbernagel executed a purchase money Deed of Trust to T Harris Collier III, as Trustee for Trustmark National Bank, Lender, with Mortgage Electronic Registration Systems, Inc., (MERS), Beneficiary, which is recorded in the office of the Chancery Clerk of Harrison County (1st J.D.), MS, as Instrument Number 2013-0002991-T-J1;

WHEREAS, on April 14, 2014, said Deed of Trust was assigned to Trustmark National Bank by Instrument Number 2014-3166-T-J1;

WHEREAS, on August 11, 2014, Trustmark National Bank substituted James Eldred Renfro as Trustee in the aforementioned deed of trust with this recorded as Instrument Number 2014-6577-T-J1.

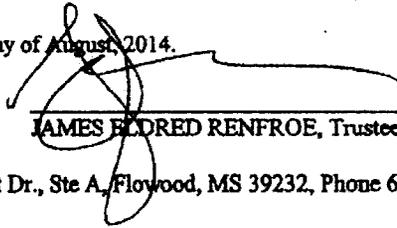
WHEREAS, there being a default in the terms and conditions of the Deed of Trust and entire debt secured having been declared to be due and payable in accordance with its terms, Trustmark National Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property 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 Renfro, Trustee for said Deed of Trust, will on October 1, 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 1st Judicial District Harrison County Courthouse in Gulfport, MS, to the highest and best bidder for cash, the following described property situated in Harrison County, MS, to-wit:

Lot One Hundred Fifteen (115), LOREN D. HEIGHTS SUBDIVISION, PHASE THREE (3), a subdivision according to the official map or plat thereof on file and of record in the Office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi, in Plat Book 30 at Page 7, reference to which is hereby made in aid of and as a part of this description.

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

WITNESS my signature this 26 day of August, 2014.

  
\_\_\_\_\_  
JAMES ELDRED RENFROE, Trustee

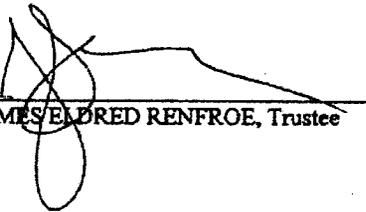
James Eldred Renfro, 648 Lakeland East Dr., Ste A, Flowood, MS 39232, Phone 601-932-1011

Publish: 9/9, 9/16, 9/23, 9/30

10-1-14

**CERTIFICATE OF NOTICE  
SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

I, James Eldred Renfroe, do certify that I have, by regular U. S. Mail, postage prepaid, mailed the above and foregoing document to the last known address of Charles Silbernagel, 2471 Carter Road, Biloxi MS 39531.

  
JAMES ELDRED RENFROE, Trustee

This instrument prepared by:  
James Eldred Renfroe, MSB #10096  
648 Lakeland East Drive, Suite A  
Flowood, MS 39232  
Phone: 601-932-1011

TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 26, 2006, Harvey D. Houston and Edna T Houston executed a Deed of Trust to George T. Rhodes, III, as Trustee for Veterans' Home Purchase Board of the State of Mississippi, Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 2,594 at Page 574;

WHEREAS, on August 8, 2014, Veterans' Home Purchase Board of the State of Mississippi substituted James Eldred Renfro as Trustee in the aforementioned deed of trust with this recorded in Book 3,863 at Page 44;

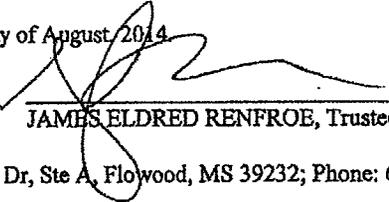
WHEREAS, there being a default in the terms and conditions of the Deed of Trust and entire debt secured having been declared to be due and payable in accordance with its terms, Veterans' Home Purchase Board of the State of Mississippi, the holder of the debt has requested the Trustee to execute the trust 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 Renfro, Trustee for said Deed of Trust, will on October 1, 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 2, Section A, Benndale Farms Subdivision, situated in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 49, Pages 49-50, 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 26 day of August 2014

  
\_\_\_\_\_  
JAMES ELDRED RENFROE, Trustee

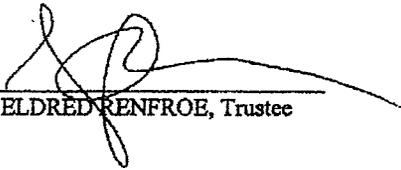
James Eldred Renfro, 648 Lakeland East Dr, Ste A, Flowood, MS 39232; Phone: 601-932-1011

Publish: 9/9, 9/16, 9/23, 9/30

10-1-14

CERTIFICATE OF NOTICE  
SUBSTITUTED TRUSTEE'S NOTICE OF SALE

I, James Eldred Renfroe, do certify that I have, by regular U. S. Mail, postage prepaid, mailed the above and foregoing document to the last known address of Edna T Houston, 4771 Derby, Southaven MS 38671.

  
\_\_\_\_\_  
JAMES ELDRED RENFROE, Trustee

This instrument prepared by:  
James Eldred Renfroe, MSB #10096  
648 Lakeland East Dr, Ste A  
Flowood, MS 39232  
Phone: 601-932-1011

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on June 21, 2006 Mark Adinolfi and Jeane Adinolfi, husband and wife, executed a certain Deed of Trust to Recon Trust Company, N.A., Trustee for Countrywide Home Loans, Inc., beneficiary, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2506 at Page 47; and,

WHEREAS, subject deed of trust was assigned to Green Tree Servicing LLC by virtue of an assignment of mortgage/deed of trust and recorded in the Office of the Chancery Clerk of said County in Book 3754 at Page 91; and,

WHEREAS, Green Tree Servicing LLC, the present owner of the indebtedness and holder of the above described Deed of Trust, appointed Jeff D. Rawlings in the place and stead of Recon Trust Company, N.A., or any subsequently appointed substituted trustee, said Substitution of Trustee being recorded in the office of the Chancery Clerk of said County in Book 3866 at Page 366; 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, Green Tree Servicing LLC, 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 expenses of sale.

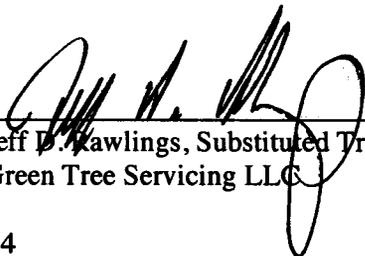
NOW, THEREFORE, I, Jeff D. Rawlings, Substituted Trustee in said Deed of Trust, will on the 1st day of October, 2014, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the Front Door of the DeSoto County Courthouse, located at 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

10 - 1 - 14

Lot 647, Section F, Tipton-Pollard, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 19, 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 2<sup>nd</sup> day of September 2014

  
\_\_\_\_\_  
Jeff D. Rawlings, Substituted Trustee for  
Green Tree Servicing LLC

Dates of Publication: September 9, 16, 23, 30, 2014

Jeff Rawlings  
Rawlings & MacInnis  
P.O. Box 1789  
Madison, Ms. 39130  
601-898-1180

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on July 6, 2012, GREGORY KERR, SPOUSE OF SHULANDRA KERR AND SHULANDRA KERR A/K/A SHULANDRA T. KERR, SPOUSE OF GREGORY KERR, executed a certain Deed of Trust to HUGH H. ARMISTEAD, TRUSTEE for the benefit of DESOTO COUNTY BANK, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3474, Page 385.

WHEREAS, DESOTO COUNTY BANK has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of HUGH H. ARMISTEAD by instrument dated August 6, 2014, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3859, Page 773; 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, DESOTO COUNTY BANK, 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 expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 1st day of October, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

10-1-14

Lot 53, Phase 2, Estates of Southern Trails, in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 31-33, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 4th day of September, 2014.

/s/ Eric L. Sappenfield

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee

6858 Swinnea Road

5 Rutland Place

Southaven, MS 38671

662-349-3436

Publication Dates:

September 9, 2014

September 16, 2014

September 23, 2014

September 30, 2014

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

WHEREAS on the 18th day of July, 2011, Cody Investments, Inc., executed a Deed of Trust to Cousie Giglio, as Trustee for the benefit of Guaranty Bank & Trust Company which Deed of Trust is recorded in Deed of Trust Book 3,322 at Page 217 in the office of the Chancery Clerk of DeSoto County, Mississippi; and,

WHEREAS, Guaranty Bank & Trust Company subsequently appointed William B. Palmertree as Substituted Trustee on the 21st day of August, 2014, by instrument recorded in Real Estate Deed of Trust Book 3,866, Page 362, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and,

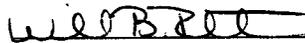
WHEREAS, default has been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust; and the holder of said indebtedness having requested the undersigned Substituted Trustee 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 1st day of October, 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:

**Lot 2, Whitfield Commercial Center, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Page 10-11, in the Office of the Chancery Clerk of DeSoto County, Mississippi**

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

WITNESS my signature this 5th day of September, 2014.



William B. Palmertree, Substituted Trustee

Publish 4 Times: September 9th, September 16th, September 23rd, & September 30, 2014

10-1-14

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

WHEREAS on the 1st day of August, 2008, Cody Investments, Inc., executed a Deed of Trust to Charlene Griffin, as Trustee for the benefit of Guaranty Bank & Trust Company which Deed of Trust is recorded in Deed of Trust Book 2,938 at Page 714 in the office of the Chancery Clerk of DeSoto County, Mississippi; and,

WHEREAS, Guaranty Bank & Trust Company subsequently appointed William B. Palmertree as Substituted Trustee on the 21st day of August, 2014, by instrument recorded in Real Estate Deed of Trust Book 3,866, Page 364, 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 1st day of October, 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:

**2.3 Acres, more or less, in the east half of Section 12, Township 3 South, Range 8 West, described by metes and bounds as beginning at a stake in the west boundary line of U.S. Highway No. 51 a distance of 210 feet south of the south line of the 100 acre tract of Mrs. J. F. Gore, formerly owned by A. S. Campbell, which said beginning point is the southeast corner of the 5/6 acres tract conveyed by L. D. Hamric, et ux. To Walter Richert by deed of date September 26, 1936, and of record in Book 25, Page 317, of the land deed records of said county; thence West 555 feet, more or less, along the South line of Walter Richert's property to the to the East right of way line of U.S. Highway No. 51; thence South along said East right of way line of said Old Highway 166.5 feet to a stake; thence East and parallel with the North line of the Tract hereby conveyed 520 feet to the West right of way line of U.S. Highway No. 51; thence North on said West right of way line of said highway 166.5 feet, more or less, to the Point of Beginning and being the same**

10-1-14

property conveyed by Wendell H. Phillips to J.J. Elmore, et ux, by Deed of record in Book 35, Page 370, in the land deed records of said County.

**Indexing Instructions: Situated in the Northeast and Southeast Quarters of Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi**

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

WITNESS my signature this 5th day of September, 2014.



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William B. Palmertree, Substituted Trustee

Publish 4 Times: September 9th, September 16th, September 23rd, & September 30, 2014