

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on August 25, 2009, Charles M. Gilson and Mary Sue Gilson executed a promissory note payable to the order of Southpoint Financial Services, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated August 25, 2009, executed by Charles M. Gilson and Mary Sue Gilson and being recorded in Book 3,072 at Page 782 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Almon M. Ellis, Jr., Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA by an Assignment filed of record on March 9, 2010 and recorded in 3,141 at Page 482 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Almon M. Ellis, Jr., the same having been recorded in Book 3,298 at Page 175 of the records of the Chancery Clerk of Desoto 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 the 28th day of October, 2011, 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 of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

Lot 10, METTS SUBDIVISION, in Section 26, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 19, Pages 5-7, in the office of the Chancery Clerk of DeSoto County, Mississippi

Indexing Instructions: Lot 10, Metts Subdivision, Desoto County, Mississippi

More commonly known as: 4673 Douglas Drive, Olive Branch, Mississippi 38654

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.

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

This 20th day of September, 2011.

Prepared by:
Floyd Healy

Floyd Healy
Substituted Trustee

10-28-11

1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207



Insertion Dates:

October 6, 2011; October 13, 2011; October 20, 2011; and October 27, 2011

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 3, 1998, **Vince Abston**, executed a Deed of Trust to Equity Title and Escrow Companies of Memphis, LLC, Trustee, for the benefit of **First Federal Bank, FSB**, which Deed of Trust is filed for record in Book 1025, Page 0338, in the land records in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another Trustee in the place of the Trustee named in said Deed of Trust or subsequently substituted therein, and **First Federal Bank, FSB**, appointed and substituted David A. Kirkscey or Joe McIlvain, Jr. as Substitute Trustee therein, by Substitution of Trustee dated April 4, 2011, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3292, Page 323; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable pursuant to the terms of said Deed of Trust, and **First Federal Bank, FSB**, the holder of the note and Deed of Trust, having requested the undersigned Substituted Trustee so to do, I will, on October 28, 2011 offer for sale at public outcry 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 and property lying and being situated in DeSoto County, Mississippi, and being more particularly described as follows, to wit:

Lot 445, Section B, South ½ and East of Cow Pen Creek, Desoto Village Subdivision, on Section 34, Township 1 South, Range 8 West, as shown by the plat recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Vince Abston from Andrew Cuomo, Secretary of Housing and Urban Development, by deed dated 08/04/1998, recorded 08/12/1998, in Deed Book 338 at Page 76, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel No. 108834020-00445.00

Property Address: 6010 Tulane Road, Horn Lake, Mississippi 38637. This property address is presumed to be correct; however, the sale will be transacted by legal description only.

If the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder will be deemed the successful bidder, at Trustee's option.

Sale is further subject to the lien of the Internal Revenue Service, and its right of redemption in accordance with 26 U.S.C. § 7425(d)(1), under Notice of a Federal Tax Lien Serial Number 217283905 recorded at Book 13, Page 518 in the said Chancery Clerk's Office; notice as required by 26 U.S.C. § 7425(b) to be given to the United States has been timely given

10.28-11

Title is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee. Sale is subject to any and all restrictive covenants and easements of record, outstanding and unpaid taxes, prior liens and/or encumbrances of record including any liens for real estate taxes. Sale is subject to tenant(s) rights in possession, if applicable.

This is an attempt to collect a debt and any information obtained will be used for that purpose.



DAVID A. KIRKSCEY, SUBSTITUTE TRUSTEE



JOE McILVAIN, JR., SUBSTITUTE TRUSTEE

Publication dates: October 6, 2011, October 13, 2011, October 20, 2011 and October 27, 2011

Charge to: Sacharin, Kirkscey & Flexsenhar, Attorneys
90 Harbor Town Square, Suite 106
Memphis, Tennessee 38103
(901) 523-1930

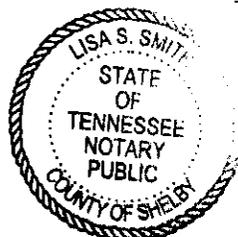
STATE OF TENNESSEE
COUNTY OF SHELBY

The undersigned certifies that the above publication is the original Notice of Sale sent to *The DeSoto Times Today* for publication.



DAVID A. KIRKSCEY

Sworn to and subscribed this 3rd day of October, 2011.





NOTARY PUBLIC

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on September 17, 2010, Percy D. Carter executed a promissory note payable to the order of Wells Fargo Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated September 17, 2010, executed by Percy D. Carter and being recorded in Book 3219 at Page 775 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Jeffrey Wagner, Trustee and to Wells Fargo Bank, N.A., as Beneficiary, the hereinafter described property; 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 Jeffrey Wagner, the same having been recorded in Book 3324 at Page 664 of the records of the Chancery Clerk of Desoto 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 the 28th day of October, 2011, 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 of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 28, FINAL PLAT DIVISION OF LOT 8, BAILEY STATION PUD, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 77, PAGE 38, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Indexing Instructions: Lot 28, Final Plat Division of Lot 8, Bailey Station PUD, S-28, T-1-S, R-8-W, Desoto County, Mississippi
More commonly known as: 7322 Durango Drive, Horn Lake, Mississippi 38637

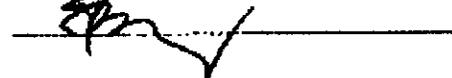
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

This 4th day of October, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
October 6, 2011; October 13, 2011; October 20, 2011; and October 27, 2011

10-28-11

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on September 17, 2010, Percy D. Carter executed a promissory note payable to the order of Wells Fargo Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated September 17, 2010, executed by Percy D. Carter and being recorded in Book 3219 at Page 775 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Jeffrey Wagner, Trustee and to Wells Fargo Bank, N.A., as Beneficiary, the hereinafter described property; 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 Jeffrey Wagner, the same having been recorded in Book 3324 at Page 664 of the records of the Chancery Clerk of Desoto 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 the 28th day of October, 2011, 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 of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 28, FINAL PLAT DIVISION OF LOT 8, BAILEY STATION PUD, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 77, PAGE 38, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Indexing Instructions: Lot 28, Final Plat Division of Lot 8, Bailey Station PUD, S-28, T-1-S, R-8-W, Desoto County, Mississippi
More commonly known as: 7322 Durango Drive, Horn Lake, Mississippi 38637

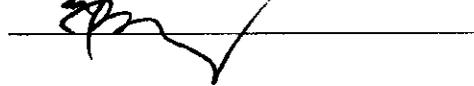
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

This 4th day of October, 2011.

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

Floyd Healy
Substituted Trustee



Insertion Dates:
October 6, 2011; October 13, 2011; October 20, 2011; and October 27, 2011

10-28-11