

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI        )  
COUNTY OF Desoto         )

WHEREAS, on August 18, 2008, Andreana Sibley 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 August 18, 2008, executed by Andreana Sibley and Reginald M. Sibley and being recorded in Book 2,940 at Page 139 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Wells Fargo Escrow Co. LLC., 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 Wells Fargo Escrow, Co., LLC, the same having been recorded in Book 3,504 at Page 326 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 2nd day of November, 2012 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 Chancery Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

Lot 39, Chickasaw Heights Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90 Pages 29-31, in the Chancery Clerk's Office of DeSoto County, Mississippi,

Indexing Instructions: Lot 39, Chickasaw Heights Subdivision, DeSoto County, Mississippi  
More commonly known as: 4681 Coleman Road, Olive Branch, Mississippi 38654-5607

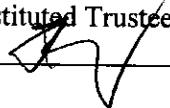
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

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

This 9th day of October, 2012.

11-2-12

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

Floyd Healy  
Substituted Trustee  


Insertion Dates: October 11, 2012; October 18, 2012; October 25, 2012; and November 1, 2012