

**PUBLICATION DATES:** October 15, 2015, October 22, 2015, October 29, 2015,  
November 5, 2015  
**NEWSPAPER:** The DeSoto Times Tribune

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

WHEREAS, on December 30, 2005, Olivia Harvey executed a certain deed of trust to Lem Adams III, Trustee for the use and benefit of Option One Mortgage Corporation, a California Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2,387, Page 323; and

WHEREAS, Wells Fargo Bank, National Association as Trustee for ABFC 2006-OPT1 Trust, Asset Backed Funding Corporation Asset-Backed Certificates, Series 2006-OPT1, the current holder and/or assignee, substituted Jauregui & Lindsey, LLC as Trustee by instrument recorded in the Chancery Clerk's Office on August 31, 2015 in Book 4,036, Page 78; 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 ABFC 2006-OPT1 Trust, Asset Backed Funding Corporation Asset-Backed Certificates, Series 2006-OPT1, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on November 10, 2015 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 main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

All that certain property situated in the County of DESOTO, and State of MISSISSIPPI, being described as follows:

Lot 7, Phase 1, Acorn Wood Subdivision, in Section 28, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 21, Pages 55-56, in the Office of the Chancery Clerk of Desoto County, Mississippi; together with a Permanent Sewer and Sanitation Easement for the benefit of Lots 4 and 7, as recorded in Book 343, Page 85, in the Office of the Chancery Clerk of Desoto County, Mississippi.

11/10/15

I will convey only such title as vested in me as Substituted Trustee.

Jauregui & Lindsey, LLC

Substituted Trustee  
Jauregui & Lindsey, LLC  
244 Inverness Center Dr  
Ste 200  
Birmingham, AL 35242  
(205) 970-2233

Publication dates: October 15, 2015, October 22, 2015, October 29, 2015, November 5, 2015

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STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 29th day of December, 2005, Renata D. Nix, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., 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 Book 2391 at Page 269; and

WHEREAS, on the 8th day of January, 2015, 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 3926 at Page 46; 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 10th day of November, 2015, 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 13, College Crossing Subdivision situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 91, Pages 23-24 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property as conveyed to Grantor by Warranty Deed of even date being recorded simultaneously herewith in the aforesaid Register's Office

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

WITNESS MY SIGNATURE, this 13<sup>th</sup> day of October, 2015.



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

rcs/F14-1810

PUBLISH: 10-20-2015 / 10-27-2015 / 11-3-2015

11-10-15

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 17th day of September, 1999, Nancy Lynn Turnipseed, a single person, executed and delivered a certain Deed of Trust unto Linda J. O'Connell, Trustee for Regions Mortgage, Inc. , 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 Book 1153 at Page 0069; and

WHEREAS, on the 25th day of October, 2011, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3357 at Page 245; and

WHEREAS, on the 19th day of June, 2015, Regions Bank dba Regions Mortgage sbm Regions Mortgage, Inc., assigned said Deed of Trust unto Bank of America, N.A. ,by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4012 at Page 575; and

WHEREAS, on the 23rd day of September, 2015 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 4051 at Page 461; 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 10th day of November, 2015, 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 360, The Plantation, Phase 2, Section "F", Plantation Lakes, located in Section 22, Township 1 South, Range 6 West DeSoto County, Mississippi, as recorded in Plat Book 60, Pages 15-18 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 9<sup>th</sup> day of October, 2015.



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

kmp/F15-0988

PUBLISH: 10-20-15, 10-27-15, 11-3-15

11-10-15

10/19/15 10:50:58  
DESOTO COUNTY, MS  
W. E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of August, 2003, and acknowledged on the 25th day of August, 2003, John R. Mooney and Pamela M. Mooney, husband and wife, executed and delivered a certain Deed of Trust unto Dennis P. Schwartz, Trustee for Fairway Independent Mortgage Corp., 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 Book 1811 at Page 630; and

WHEREAS, on the 25th day of August, 2003, Fairway Independent Mortgage Corp., assigned said Deed of Trust unto Wells Fargo Home Mortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1821 at Page 363; and

WHEREAS, on the 10th day of September, 2015, 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 Book 4043 at Page 227; 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 10th day of November, 2015, 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 1691, Section D (Belle Meade), DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by Plat thereof recorded in Plat Book 10, Page 9, 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 23<sup>rd</sup> day of September, 2015.



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

rcs/F15-0972

PUBLISH: 10-20-2015 / 10-27-2015 / 11-3-2015

11-10-15

10/19/15 9:49:35  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on June 22, 2010, Ashley Duborg, an unmarried person and Everett Flagg, III, an unmarried person executed a certain deed of trust to Thomas R. Hudson, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for BankPlus, Corporation, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,181 at Page 301; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated May 22, 2013 and recorded in Book 3,654 at Page 656 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 13, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,016 at Page 218; 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 November 10, 2015 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:

The land lying and being situate in DeSoto County, Mississippi, more particularly described as follows, to-wit:

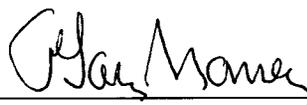
Lot 76, Section "D", Germanwood Plantation Subdivision, situated in Section 21, Township 1 South, Range 6 West, DeSoto County Mississippi, as per plat recorded in Plat Book 46, Pages 10 and 11, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

And Being the same property conveyed to Wells Fargo Bank, N.A., as Trustee Under the Pooling and Servicing Agreement Relating to IMPAC Secured Assets Corp., Mortgage Pass-Through Certificates, Series 2005-2, by Substitute Trustee's Deed, dated March 31, 2010, and recorded April 1, 2010, in Deed Book 630, Page 48, among the land records of DeSoto County, State of Mississippi.

Parcel ID No. 1 06 5 21 10 0 00076 00

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

WITNESS MY SIGNATURE on this 14th day of October, 2015.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

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

7860 Windersgate Circle  
Olive Branch, MS 38654  
15-012725AH

Publication Dates: October 20 and 27, 2015 and November 3, 2015

11-10-2015