

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on February 11, 2009, Dennis Garner and Tara Patterson-Garner executed a promissory note Access National Mortgage; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 11, 2009, executed by Dennis Garner and Tara Patterson-Garner and being recorded in Book 3001, at Page 352 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Robert W. Kraft, Trustee and to Mortgage Electronic Registration Systems, Inc., as nominee for Access National Mortgage, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Well Fargo Bank, NA by an Assignment filed of record on October 7, 2011 and recorded in Book 3351, at Page 466 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Well Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Robert W. Kraft, the same having been recorded in Book 3693, at Page 400 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 November 15, 2013, 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 44, Phase One, Alexander's Ridge Subdivision, Section 27, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 70, Page 15, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Grantor(s) herein shown in Special Warranty Deed of Record in Book 456, Page 373 in said Chancery Clerk's Office.

Indexing Instructions: Lot 44, Phase One, Alexander's Ridge S/D, Section 27, T-1-S, R-6-W, Desoto County, Mississippi  
More commonly known as: 7716 Alexanders Ridge CV, Olive Branch, MS 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.

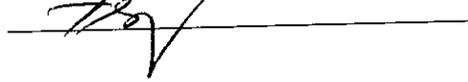
11-15-13

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

This 10th day of October, 2013.

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

Floyd Healy  
Substituted Trustee



Insertion Dates: October 24, 2013; October 31, 2013; November 7, 2013; and November 14, 2013

## Statement of Posting

Please sign below and return this page to me to acknowledge receipt and posting of the above referenced notice of sale.

I, \_\_\_\_\_ received the original Notice of Sale for  
\_\_\_\_\_ and have posted it at the \_\_\_\_\_ County Courthouse on  
\_\_\_\_\_ (County)  
\_\_\_\_\_.  
(Date)

\_\_\_\_\_  
Signature

Title: \_\_\_\_\_