

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on October 23, 2006, Kevin E. Ingram and Kimberly N. Ingram, executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,590 at Page 688; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated October 8, 2012 and recorded in Book 3521 at Page 44 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 12, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,525 at Page 264; and

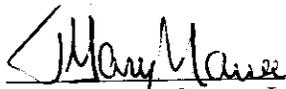
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned 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 expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 6, 2012 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:

Lot 26, Area 6, Section "A", Snowden Grove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 94, Pages 44-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 2nd day of November, 2012.

  
\_\_\_\_\_  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
Jackson, MS 39216  
(601)981-9299

12-6-12

3170 Forest Bend Drive  
Southaven, MS 38672  
12-006050BE

Publication Dates:  
November 8, 15, 22 and 29, 2012

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on July 28, 2005, Charles C. Barnes SR, and wife, JoAnne K. Barnes, executed a certain deed of trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Century 21 (R) Mortgage (SM) which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,278 at Page 177; and

WHEREAS, said Deed of Trust was subsequently assigned to PHH Mortgage Corporation by instrument dated October 18, 2012 and recorded in Book 3525 at Page 258 of the aforesaid Chancery Clerk's office; and

WHEREAS, PHH Mortgage Corporation has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 23, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,526 at Page 433; 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, PHH Mortgage Corporation, 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 December 6, 2012 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:

Lot 23, Revised Phase II, Heritage Hills P.U.D., located in Section 26, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 47, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

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

WITNESS MY SIGNATURE on this 6th day of November, 2012.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
Jackson, MS 39216  
(601)981-9299

1322 Annesdale Dr.  
Southaven, MS 38671  
10-000474BE

Publication Dates:  
November 15, 22 and 29, 2012

12-6-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 20, 2006, SHIRLEY BENTHAL executed a Deed of Trust to GEORGE READY as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which Deed of Trust was filed on December 29, 2006 and recorded in Book 2633 at Page 514 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3471 at Page 63 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

BEGINNING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 2, TOWNSHIP 3 SOUTH, RANGE 8 WEST; THENCE SOUTH 87 DEGREES 49 MINUTES WEST 1,315.0 FEET ALONG THE NORTH LINE OF THE WALTON TRACT TO THE NORTHWEST CORNER OF SAID TRACT AND A POINT IN ROBERTSON ROAD; THENCE SOUTH 34 DEGREES 41 MINUTES EAST 93.24 FEET ALONG SAID ROAD TO THE POINT OF BEGINNING OF THE FOLLOWING LOT; THENCE NORTH 71 DEGREE 37 MINUTES EAST 97.53 FEET TO A POINT; THENCE NORTH 88 DEGREES 44 MINUTES EAST 270.47 FEET TO A POINT; THENCE NORTH 89 DEGREES 11 MINUTES EAST 140.0 FEET TO A POINT; THENCE SOUTH 50 DEGREES 52 MINUTES WEST 416.49

TS #: 12-0057745  
APN: 3 08 1 02 00 0 00009 00

12-6-12

MSNOS\_2012.6.0\_06/2012

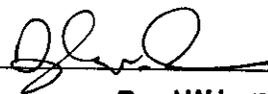
FEET TO A POINT IN ROBERTSON ROAD; THENCE NORTH 38 DEGREES 45 MINUTES WEST 287.36 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.5 ACRES, MORE OR LESS. ALL BEARINGS ARE MAGNETIC. THIS LOT IS SUBJECT TO ANY RIGHT OF WAY FOR ROBERTSON ROAD THAT IS RECORDED.

INDEXING INSTRUCTIONS: NE CORNER OF THE NW 1/4 OF SECTION 2, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 30 day of October, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  OCT 30 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0057745  
PARCEL No. 3 08 1 02 00 0 00009 00

DHGW 73594G-2KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

TS #: 12-0057745  
APN: 3 08 1 02 00 0 00009 00

MSNOS\_2012.6.0\_06/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 27, 2008, ANNIE V AYERS AND LAWRENCE L. AYERS, WIFE AND HUSBAND executed a Deed of Trust to CHARLES M. QUICK as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR PULASKI MORTGAGE COMPANY, AN ARKANSAS CORPORATION, which Deed of Trust was filed on November 3, 2008 and recorded in Book 2963 at Page 200 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3457 at Page 444 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

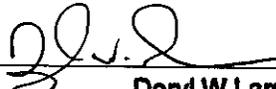
LOT 39, SECTION "B-3", NORTH CREEK SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 69, PAGE 25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

12-6-12

WITNESS my signature on this 30 day of October, 20 12.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  OCT 30 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0044096  
PARCEL No. 1 08 4 20 07 0 00039 00

DHGW 73269G-3KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

11/13/12 10:40:37  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 7, 2008, MATTHEW JOHN HESS, JR. AND ASHLIE C. HESS, HUSBAND AND WIFE, AS JOINT TENANTS executed a Deed of Trust to SHANNON H. WILLIAMS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which Deed of Trust was filed on July 11, 2008 and recorded in Book 2923 at Page 1 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3525 at Page 158 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 1836, SECTION I, GREENBROOK SUBDIVISION AS LOCATED IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MS, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 11, PAGES 23-24, IN THE OFFICE OF THE CHANCERY CLERK, DESOTO COUNTY, MS.

PROPERTY MORE COMMONLY KNOWN AS: 743 WHITE ASH, SOUTHAVEN, MS  
38671

PARCEL NUMBER: 1079-3003.0-01836.00

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

TS #: 12-0081091  
APN: 1079-3003.0-01836.00

12-6-12

MSNOS\_2012.10.EP\_10/2012

WITNESS my signature on this 5th day of NOVEMBER, 20 12.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  NOV 05 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0081091  
PARCEL No. 1079-3003.0-01836.00

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 9, 2005, HEATHER MCBRIDE AND ROBERT MCBRIDE, HUSBAND AND WIFE executed a Deed of Trust to H. RAY BELILES as Trustee for the benefit of EAGLE MORTGAGE & FUNDING CORPORATION, which Deed of Trust was filed on January 11, 2006 and recorded in Book 2391 at Page 169 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the Beneficiary of said Deed of Trust, substituted LEM ADAMS III as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3100 at Page 362 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-3, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3525 at Page 156 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-3, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 39, PHASE 1, ALEXANDER CROSSING P.R.D., AS PER PLAT OF RECORD  
IN PLAT BOOK 77, PAGES 25-26, IN THE OFFICE OF THE CHANCERY CLERK  
OF DESOTO COUNTY, MISSISSIPPI. SECTION 27, TOWNSHIP 1 SOUTH,  
RANGE 6 WEST

TS #: 12-0008295  
APN: 1 06 8 27 04 0 00039 00

12-6-12

MSNOS\_2012.10.EP\_10/2012

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 2<sup>nd</sup> day of November, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By: /s/ Daryl W Larson  
Title: Assistant Vice President

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0008295  
PARCEL No. 1 06 8 27 04 0 00039 00

DHGW 73264G-2

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

TS #: 12-0008295  
APN: 1 06 8 27 04 0 00039 00

MSNOS\_2012.10.EP\_10/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 12, 2007, CHRISTOPHER CHEW, UNMARRIED executed a Deed of Trust to BRETT MCCALL as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR SUREPOINT LENDING ABN FIRST RESIDENTIAL MORTGAGE NETWORK, INC., which Deed of Trust was filed on December 20, 2007 and recorded in Book 2834 at Page 760 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3525 at Page 431 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

EXHIBIT "A"

FILE NUMBER: 207110019

THE LAND LYING AND BEING SITUATED IN DESTOTO COUNTY, MISSISSIPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 58, SECTION B, HERNANDO ESTATES SUBDIVISION, SITUATED IN SECTION 7, TOWNSHIP 3 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 6, PAGE 9 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

12.6.12

BEING THE SAME PROPERTY CONVEYED TO CHRISTOPHER CHEW, BY WARRANTY DEED  
DATED SEPTEMBER 27, 2006, OF RECORD IN BOOK 540, PAGE 609, IN THE  
OFFICE OF THE CHANCERY CLERK OF DESTOTO COUNTY, MISSISSIPPI.  
BEING THE SAME PROPERTY COMMONLY KNOWN AS: 260 DOGWOOD DRIVE, HERNANDO  
MS 38632

TAX ID NO: 30.73-0702.0-00058.00

INDEXING INSTRUCTIONS: SECTION 7, TOWNSHIP 3 SOUTH, RANGE 7 WEST

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as  
Substitute Trustee.

WITNESS my signature on this 6TH day of NOVEMBER, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:



NOV 06 2012

Title:

Daryl W Larson

AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0080674  
PARCEL No. 3 07 3 07 02 0 00058 00

DHGW 73436G-1

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

11/13/12 10:41:27  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 30, 2008, SALVADOR BERNARDO PENA COLON, AN UNMARRIED MAN executed a Deed of Trust to PRLAP, INC. as Trustee for the benefit of BANK OF AMERICA N.A., which Deed of Trust was filed on June 5, 2008 and recorded in Book 2908 at Page 482 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., the Beneficiary of said Deed of Trust, substituted BRADLEY P. JONES as Trustee therein, in place of the aforementioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3153 at Page 506 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3529 at Page 112 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA N.A., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 13C, ARMISTEAD PLACE SUBDIVISION, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 6 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

12-6-12

WITNESS my signature on this 7th day of NOVEMBER, 2012.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  NOV 07 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0082609  
PARCEL No. 1 06 8 28 17 0 00013 02

DHGW 73411G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 26, 2007, SHIRLEY CLARK executed a Deed of Trust to MCFALL LAW FIRM as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which Deed of Trust was filed on July 31, 2007 and recorded in Book 2763 at Page 548 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, NA., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3525 at Page 429 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, NA., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

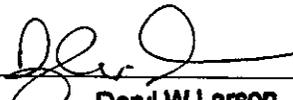
LOT 135, SECTION D, RANCH MEADOWS SUBDIVISION, SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 76, PAGES 6-7, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

12-6-12

WITNESS my signature on this 6<sup>TH</sup> day of NOVEMBER, 20 12.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  NOV 06 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0082458  
PARCEL No. 1 09 7 25 19 0 00135 00

DHGW 73405G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 14, 2005, MARIE A. KOCZKA, AN UNMARRIED PERSON executed a Deed of Trust to ARNOLD WEISS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR PULASKI MORTGAGE COMPANY, AN ARKANSAS CORPORATION, which Deed of Trust was filed on April 19, 2005 and recorded in Book 2199 at Page 158 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR IN INTEREST TO COUNTRYWIDE DOCUMENT CUSTODY SERVICES, A DIVISION OF TREASURY BANK, N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3526 at Page 553 in the Office of the Chancery Clerk of Desoto County, Mississippi; 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, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., SUCCESSOR IN INTEREST TO COUNTRYWIDE DOCUMENT CUSTODY SERVICES, A DIVISION OF TREASURY BANK, N.A., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed 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, RECONTRUST COMPANY, N.A., Substitute Trustee, will on December 06, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 546, SECTION C, REVISED, GREENBROOK SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 49, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

12-6-12

WITNESS my signature on this 6TH day of NOVEMBER, 20 12.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:  NOV 06 2012  
Title: Daryl W Larson AVP

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0081561  
PARCEL No. 1 07 4 19 04 0 00546 00

DHGW 73414G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 15, 2012  
SECOND PUBLICATION: November 22, 2012  
THIRD PUBLICATION: November 29, 2012

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

**WHEREAS**, on February 29, 2008, Mironda Carmicle and Quentin Carmicle, wife and husband executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2864, Page 710; and

**WHEREAS**, said Deed of Trust was subsequently assigned unto JPMorgan Chase Bank, National Association, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3463, Page 87; and

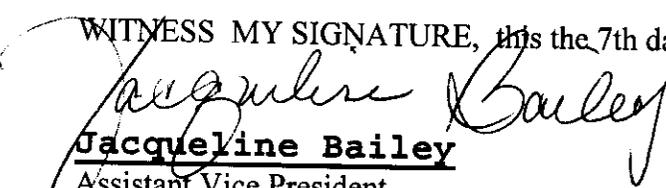
**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3463, Page 88; and

**WHEREAS**, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on December 6, 2012, Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 142, Section B, Ansley Park Subdivision, in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81, Pages 20-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.  
Parcel #: 1.07.5.21.04.0.00142.00

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 7th day of November, 2012

  
**Jacqueline Bailey**

Assistant Vice President

Nationwide Trustee Services, Inc.

400 Northridge Drive Suite

Suite 1100

Sandy Springs, GA 30350

(404) 417-4040

1100325MS

PUBLISH: 11/15/2012, 11/22/2012 and 11/29/2012

12-6-12

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

11/13/12 12:07:28  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI  
COUNTY OF DE SOTO**

**WHEREAS**, on March 20, 2002, Debra B. McCord AKA Debra J. Bivens and William G McCord executed and delivered a certain Deed of Trust unto Jay Morris, Trustee for the benefit of Citizens Mortgage Inc., to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 1479, Page 453; and

**WHEREAS**, said Deed of Trust was subsequently assigned unto Chase Manhattan Mortgage Corporation, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 1501, Page 0732; and

**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3516, Page 740; and

**WHEREAS**, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on December 6, 2012, Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the Desoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 175, Section "F", Phase IV, Holiday Hills Subdivision, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 49, at Page 2, in the Office of Chancery Clerk of DeSoto Co., MS

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 29th day of October, 2012

**Christopher Mayer**

Christopher Mayer, Assistant Vice President  
Nationwide Trustee Services, Inc.  
400 Northridge Drive Suite  
Suite 1100  
Sandy Springs, GA 30350  
(404) 417-4040

**J1100185MS**

PUBLISH: 11/15/2012,11/22/2012,11/29/2012

12-6-12

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on March 5, 2004, Steven L. Cole and wife Christi L. Cole executed a certain deed of trust to Fidelity National Title Insurance Company of New York, Trustee for the benefit of Encore Credit Corp. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1946 at Page 120; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association, as Trustee for certificateholders of Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE5 by instrument dated October 1, 2012 and recorded in Book 3521 at Page 46 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association, as Trustee for certificateholders of Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE5 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 15, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,525 at Page 588; 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, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association, as Trustee for certificateholders of Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE5, 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 December 6, 2012 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:

Lot 20, 1st Revision, Scenic Hollow Subdivision, situated in Section 35, Township 1 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 15, Pages 40-44, in the office of the Chancery Clerk of DeSoto County, Mississippi

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

WITNESS MY SIGNATURE on this 6th day of November, 2012.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601)981-9299

6424 Scenic Hollow Road  
Walls, MS 38680  
11-002784BE

12-6-12

Publication Dates: November 15, 22 and 29, 2012

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on February 1, 2008, Brandal R. Johnston and Judy Johnston, husband and wife, executed a certain deed of trust to Thomas R. Hudson, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for BankPlus which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,853 at Page 90; and

WHEREAS, said Deed of Trust was subsequently assigned to Chase Home Finance, LLC, by instrument dated June 10, 2009 and recorded in Book 3,045 at Page 519 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association, successor by merger to Chase Home Finance, LLC, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 16, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,526 at Page 363; 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 December 6, 2012 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:

Lot 1484, Section "C" South, DeSoto Village, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE on this 8th day of November, 2012.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
Jackson, MS 39216  
(601)981-9299

12-6-12