

Substitute Trustee's Notice of Sale

11/05/13 9:45:58  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 26th day of January, 2006 and acknowledged on the 26th day of January, 2006 Rosalind Byrum and Curtis E. Byrum, Wife and Husband, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for First Horizon Home Loan Corporation, 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 2402 at Page 408; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank National Association, as Trustee for The Structured Asset Investment Loan Trust, 2006-3 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3153 at Page 208; and

WHEREAS, on the 5th day of April, 2010 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 3153 at Page 209; 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 12th day of December, 2013 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:

5.01 acres being part of the Northwest Quarter of Section 8, Township 3 South, Range 6 West, and the Northeast Quarter of Section 7, Township 3 South, Range 6 West, DeSoto County, Mississippi and described as follows:

Beginning at the commonly accepted Northwest corner of Section 8 (also the Northeast corner of Section 7), Township 3 South, Range 6 West, thence run West for 293.90 feet; thence run South for 1831.54 feet to the point of beginning; thence North 89 degrees 08 minutes 30 seconds East 828.66 feet into Section 8, to a 3/8 inch steel bar set on the West right of way of Craft Road (40 feet from the center of road); thence Southwest along the West right of way of Craft Road the following calls: South 06 degrees 45 minutes 17 seconds West 31.08 feet, South 02 degrees 58 minutes 32 seconds West 181.20 feet, South 02 degrees 19 minutes 19 seconds West 48.80 feet to a 3/8 inch steel bar found on the West right of way of Craft Road; thence South 88 degrees 16 minutes 33 seconds West 813.85 feet into Section 7, to a 3/8 inch steel bar set; thence North 00 degrees 00 minutes 39 seconds West 272.66 feet to the point of beginning. Parcel containing 5.01 acres and being part of that said property as recorded in Deed Book 289, Page 599 of the Office of the Chancery Clerk of DeSoto County, Mississippi.

Subject to all subdivision, zoning regulations, Health Department regulations, easements, covenants, restrictions, agreements and mineral rights (if any) of record.

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

WITNESS MY SIGNATURE, this 25th day of October, 2013.



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

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI     )  
COUNTY OF DESOTO        )

WHEREAS, on August 31, 2005, Zwanardo Landfair executed a promissory note payable to the order of Mortgage Lenders Network, USA, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated August 31, 2005, executed by Zwanardo Landfair and Kisha Landfair being recorded in Book 2,300 at Page 134 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Mitchell L. Heffernan, Trustee and to Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Lenders Network USA, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank, National Association, As Trustee For RASC 2005-EMX4 by an Assignment filed of record on June 21, 2012 and recorded in Book 3,456 at Page 604 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, U.S. Bank, National Association, As Trustee For RASC 2005-EMX4, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Mitchell L. Heffernan, the same having been recorded in Book 3,693 at Page 404 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 11th day of December, 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 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 36, Section A, Fox Creek Subdivision, situated in Section 30, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 56, Page 28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Indexing Instructions: Lot 36, Section A, Fox Creek Subdivision, S-30, T-1S, R-5W, DeSoto County, Mississippi  
More commonly known as: 7206 Hunters Horn 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.

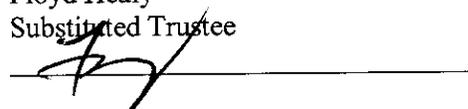
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 16 day of Nov 2013.

12-11-13

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

Floyd Healy  
Substituted Trustee



**Insertion Dates:**

November 19, 2013; November 26, 2013; December 3, 2013; and December 10, 2013.