

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 15, 2005, Heather D. Strickland executed a Deed of Trust to J. Patrick Caldwell as Trustee for the benefit of BancorpSouth Bank, which Deed of Trust was recorded in Book 2375, Page 471 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated August 9, 2011, and recorded in Book 3331, Page 568 in the Office of the Chancery Clerk of De Soto 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, BancorpSouth Bank, 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, I, Kenneth E. Stockton, Substitute Trustee, will on December 20, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Desoto County, Mississippi, the following-described property:

12-20-12

Lot 228, Phase 5-A, Windstone Subdivision, located in Section 26,  
Township 1 South, Range 7 West, DeSoto County, Mississippi, as  
recorded in Plat Book 93, Pages 25-26, in the Office of the  
Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS my signature on this 13<sup>th</sup> day of November, 2012.



\_\_\_\_\_  
Kenneth E. Stockton, Substitute Trustee  
449 West Commerce Street  
Hernando, MS 38632

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

### STATE OF MISSISSIPPI COUNTY OF DE SOTO

**WHEREAS**, on November 21, 2006, Michael A Punke and Mark D Wilson executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Credit Suisse Financial Corporation, 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 2,622, Page 518; and

**WHEREAS**, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-1, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,510, Page 583 and

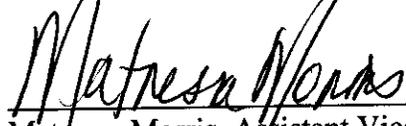
**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,510, Page 585; and

**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 20, 2012, the 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 86, Section B, Wellington Square East PUD, situated in Section 27, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Pages 13-14 in the Office of the Chancery Clerk of Desoto County, Mississippi.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Thirteenth day of November, 2012



Matressa Morris, Assistant Vice President  
Nationwide Trustee Services, Inc.  
400 Northridge Road Suite 700- MC- 7  
Sandy Springs Georgia, 30350  
404-417-4040

File No.: 1214612

PUBLISH: 11/29/2012, 12/06/2012, 12/13/2012

12-20-12

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

11/20/12 8:40:26  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**STATE OF MISSISSIPPI  
COUNTY OF DE SOTO**

**WHEREAS**, on April 4, 2000, Patricia L. Palmer executed and delivered a certain Deed of Trust unto Mary Austin Monteith, Trustee for the benefit of Citizens Bank, 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 1203, Page 761; and

**WHEREAS**, said Deed of Trust was subsequently assigned unto Bank One, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 1247, Page 733; and

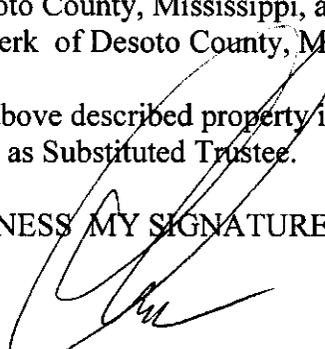
**WHEREAS**, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3478, Page 74; and

**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 20, 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 73 Section "B" Shadow Oak Subdivision, located in Section 32 Township 1 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 62, Pages 16-17, In The Office of the Chancery Clerk of Desoto County, Mississippi.

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

  
\_\_\_\_\_  
Christian Mayer, Assistant Vice President  
Nationwide Trustee Services, Inc.  
400 Northridge Drive Suite  
Suite 1100  
Sandy Springs, GA 30350  
(404) 417-4040  
**J1101832MS**  
PUBLISH: 11/29/2012, 12/06/2012, 12/13/2012

12-20-12

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

### STATE OF MISSISSIPPI COUNTY OF DE SOTO

**WHEREAS**, on April 17, 2009, Jack L. Johnson, III executed and delivered a certain Deed of Trust unto Jay Morris, Atty w/Morris & McCalla, Trustee for the benefit of JPMorgan Chase Bank, National Association, 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 3019, Page 582, and re-recorded in Book 3025, Page 161; 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 3,510, Page 589; 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 20, 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:

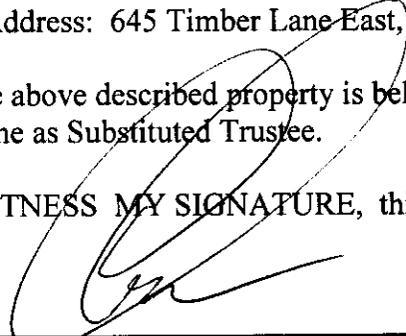
Lot 23, Section A, Northwood Hills Subdivision, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Pages 22-24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel # 3081-1204.0-00023.00

Property Address: 645 Timber Lane East, Hernando, MS 38632

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

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

**1100049MS**

PUBLISH: 11/29/2012, 12/06/2012, 12/13/2012

12-20-12

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

**WHEREAS**, on May 31, 2007, Armando Prado and Fabiola Prado executed and delivered a certain Deed of Trust unto Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Suntrust 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 2,732, Page 69; and

**WHEREAS**, said Deed of Trust was subsequently assigned unto Suntrust Mortgage, Inc., by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3293, Page 98 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 3293, Page 101; 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 20, 2012, the 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:

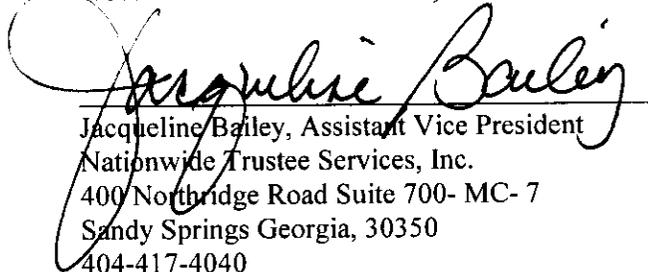
Lot 47, Section A, Laurelbrook Subdivision, f/k/a Fox Creek East Subdivision, Section 29, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 96, Page 37-38, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made from a more particular description of said property,

Parcel No: Part of 1059-2900-0-00003.00

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Twentieth day of November, 2012

  
Jacqueline Bailey, Assistant Vice President  
Nationwide Trustee Services, Inc.  
400 Northridge Road Suite 700- MC- 7  
Sandy Springs Georgia, 30350  
404-417-4040

File No.: 1187112

PUBLISH: 11/29/2012, 12/06/2012, 12/13/2012

12-20-12

File No.: 1187112

**TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 22, 2009, Gregory S. Jeter and Angela C. Jeter, executed a Deed of Trust to Mary Austin Monteith, as Trustee for the benefit of JMJ Enterprises, LLC which Deed of Trust is recorded in Trust Deed Book 3118, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the said JMJ Enterprises, LLC, has heretofore assigned to Covenant Bank the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated January 14, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3125 at Page 96; and whereas, Covenant Bank has heretofore assigned back to JMJ Enterprises, LLC the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated November 9, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3536 at Page 473; 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, and the legal holder of said indebtedness, JMJ Enterprises, LLC having requested the undersigned 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, Trustee's fees and expenses of sale;

NOW, THEREFORE, I, Mary Austin Monteith, Trustee in said Deed of Trust, will on the 20<sup>th</sup> day of December, 2012, offer for sale and will sell at public outcry, to the highest bidder for cash, 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 in Hernando, DeSoto County, State of Mississippi, the following described property:

12-20-12

Lot 238, Phase IX Area "I" The Lakes of Delta Bluff's Planned Development, located in Section 27, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 100, Pages 20-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE this the 26th day of November, 2012.

/s/ Mary Austin Monteith  
Mary Austin Monteith, Trustee

Publish: November 29th, December 6<sup>th</sup>, and 13<sup>th</sup> 2012.

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 31, 2007, JOYCE E. WHEELER AN UN-MARRIED WOMAN executed a Deed of Trust to KATHRYN L. HARRIS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COMMUNITY MORTGAGE CORPORATION, which Deed of Trust was filed on November 8, 2007 and recorded in Book 2815 at Page 558 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 3441 at Page 615 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 20, 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 498, SECTION L, MAGNOLIA ESTATES LOCATED SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 48, PAGE 2, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

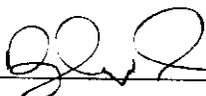
PROPERTY MORE COMMONLY KNOWN AS: 10135 OAK LEAF DRIVE, OLIVE BRANCH, MS 38654

12-20-12

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

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 -0036912  
PARCEL No. 1 06 7 35 21 0 00498 00

DHGW 73774G-6KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 29, 2012  
SECOND PUBLICATION: December 6, 2012  
THIRD PUBLICATION: December 13, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 14, 2005, BENITA S GROSS 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 April 18, 2005 and recorded in Book 2198 at Page 626 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 3177 at Page 360 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 LOAN, 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 3432 at Page 501 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the Appointment of Substitute Trustee recorded in Book 3432 at Page 501 was amended pursuant to an instrument recorded in Book 3485 at Page 338 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 20, 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 540, SECTION M, MAGNOLIA ESTATES SUBDIVISION, IN SECTION 35,  
TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS

12-20-12

PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGE 8, 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.

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 -0030236  
PARCEL No. 1 06 7 35 24 0 00540 00

DHGW 73772G-5KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: November 29, 2012  
SECOND PUBLICATION: December 6, 2012  
THIRD PUBLICATION: December 13, 2012

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by Deed of Trust and Security Agreement (the "Deed of Trust"), dated December 29, 2005, JSL SH, LLC; JAY SH, LLC; JM SH, LLC; A&C SH, LLC; JBL SH, LLC; PAUL SH, LLC; and KEYVAN SH, LLC, each a Delaware limited liability company (collectively, the "Original Borrowers"), did convey in trust to William B. McKenzie, as Trustee, a certain tract of land to secure payment of a debt in the original principal sum of \$9,915,000.00 and other obligations as set forth therein payable to Morgan Stanley Mortgage Capital, Inc. ("Original Lender"), filed of record in the Office of the Chancery Court Clerk of DeSoto County, Mississippi (the "Land Records") in Book 2383, Page 195, as assumed and further modified by that certain Memorandum of Assumption Agreement filed of record in Book 2894, Page 393, in said Land Records, wherein Southaven LLC, a Virginia limited liability company ("Southaven"), assumed all obligations as reflected in the original Note and Deed of Trust. Said Deed of Trust is incorporated herein by reference; and

WHEREAS, by separate Assignment of Leases and Rents (the "Assignment of Rents") dated December 29, 2005, and filed of record in Book 112, Page 185, in said Land Records, Original Borrowers also granted to Original Lender a security interest in and lien on the collateral described therein; and

WHEREAS, by UCC-1 Financing Statements (collectively, the "Original Fixture Filings") filed and of record in Book 2383, Page 268; Book 2383, Page 275; Book 2383, Page 282; Book 2383, Page 289; Book 2383, Page 296; Book 2383, Page 303; and Book 2383, Page 310, in said Land Records, Original Lender duly perfected a security interest in and lien in the collateral described therein; and

WHEREAS, said Deed of Trust was assigned by Original Lender to HSBC Bank USA, National Association, as Trustee for Morgan Stanley Capital I Inc., Commercial Mortgage Pass-Through Certificates, Series 2006-HQ9 ("Holder"), by Assignment of Deed of Trust and Security Agreement filed of record in Book 2569, Page 301, in said Land Records; and

WHEREAS, said Assignment of Rents was assigned by Original Lender to Holder by Assignment of Assignment of Leases and Rents of record in Book 116, Page 245, in said Land Records; and

WHEREAS, said Original Fixture Filings were assigned by Original Lender to Holder by the UCC Financing Statement Amendments of record in Book 2569, Page 308; Book 2569, Page 323; Book 2569, Page 311; Book 2569, Page 317; Book 2569, Page 320; Book 2569, Page 305; and Book 2569, Page 314, respectively; and

WHEREAS, by additional UCC-1 Financing Statement (the "Southaven Fixture Filing") filed and of record in Book 2894, Page 412, in said Land records, the Holder duly perfected a security interest in and lien in the collateral described therein; and

WHEREAS, Holder is the true and lawful owner and holder of the debt aforesaid, which was assumed by Southaven pursuant to that certain Assumption Agreement dated April 30, 2008, and which is secured by the Deed of Trust, Assignment of Rents, Original Fixture Filings, and the Southaven Fixture Filing (the "Debt");

WHEREAS, R. Spencer Clift, III (hereinafter, the "Substitute Trustee") was substituted as trustee under the Deed of Trust in the place and stead of the original trustee, and of any other substitute trustee, by that certain Substitution of Trustee dated September 11, 2012, recorded in the Land Records on September 20, 2012, in Book 3505, Page 443, and thereafter spread upon the land records maintained by the Chancery Court 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 and the entire indebtedness having been declared to be due and payable in accordance with the terms of said Deed of Trust, Holder of the Debt and the Deed of Trust has instructed the Substitute Trustee to foreclose under the provisions of the Deed of Trust in accordance with the terms of said Deed of Trust and applicable Mississippi law, for the purpose of raising the sums due thereunder, with the proceeds thereof to be applied in accordance with the terms and conditions of the Deed of Trust and related loan documents;

12-20-12

NOW, THEREFORE, I, R. Spencer Clift, III, acting solely in my capacity as Substitute Trustee and by virtue of the authority conferred upon me by the Deed of Trust, do hereby give notice that I will, between the legal hours of 11:00 a.m. and 4:00 p.m. on **Thursday, December 20, 2012**, offer for sale at public outcry at the East entrance of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi, to the highest and best bidder for cash the following described real property situated in DeSoto County, Mississippi (the "Premises" or "Property"), to-wit:

All of Lot 1, Southaven Commons, according to the 1st revision to Final Plat of Southaven Commons recorded August 8, 2000, in Plat Book 72, Page 14, which is a revision of the Final Plat filed on March 25, 1998, in the Office of the Chancery Clerk, as Plat Book 61, Page 6, which property is more particularly described as follows:

Located in the Northeast Quarter of the Northeast Quarter of Section 31, Township 1 South, Range 7 West, Southaven, DeSoto County, Mississippi, being more particularly described as follows:

Commencing at the accepted Northeast corner of the Northeast Quarter of the Northeast Quarter of Section 31, Township 1 South, Range 7 West; thence South  $00^{\circ} 15' 35''$  East, 245.07 feet with the centerline of Swinnea Road to a point; thence North  $89^{\circ} 00' 24''$  West, 53.00 feet to an iron rod (found), said point being the true point of beginning for the herein described tract; thence South  $00^{\circ} 15' 35''$  East, along the West right of way line of Swinnea Road (106' R.O.W.), 525.95 feet to an iron pin (found); thence North  $88^{\circ} 59' 57''$  West, 637.35 feet with the Northerly line of Southern Pines (PB 21, Pg. 43-46) to an iron pin (found); thence South  $08^{\circ} 35' 05''$  West 52.15 feet to an iron pin (found); thence South  $03^{\circ} 30' 50''$  West, 57.04 feet to an iron pin (found); thence South  $89^{\circ} 37' 40''$  West, 159.95 feet to an iron pin (found); thence South  $00^{\circ} 26' 25''$  East, 31.69 feet to a PK nail (found) in the centerline of Southern Pines Drive; thence South  $89^{\circ} 37' 45''$  West, 221.29 feet along the North line of Southern Pines Subdivision to an iron pin (found) in the East line of Lot 2, Southaven Commons Subdivision; thence North  $00^{\circ} 05' 15''$  West 75.95 feet with the East line of Lot 2, Southaven Commons Subdivision to an iron pin (found); thence North  $89^{\circ} 54' 45''$  East, 126.83 feet to an iron pin (found); thence North  $00^{\circ} 05' 15''$  West, 147.83 feet to a PK nail (found); thence South  $89^{\circ} 05' 13''$  East, 6.72 feet to a PK nail (found); thence North  $00^{\circ} 54' 47''$  East, 638.98 feet to an iron pin (found) in the South right-of-way of Goodman Road (Mississippi Highway No. 302); thence along the south right-of-way of said road South  $89^{\circ} 00' 00''$  East, 407.78 feet to an iron pin (found); thence South  $01^{\circ} 00' 00''$  West, 217.99 feet along the West line of Lot 4, Southaven Commons Subdivision to an iron pin (found); thence South  $89^{\circ} 00' 00''$  East, 269.33 feet along the South line of Lot 4 to an iron pin (found); thence North  $00^{\circ} 59' 36''$  East, 28.13 feet along the East line of Lot 4 to an iron pin (found); thence South  $89^{\circ} 00' 24''$  East, 10.00 feet to an iron pin (found) in the East line of Lot 4; thence South  $89^{\circ} 00' 24''$  East, 200.08 feet to the true point of beginning and being subject to all regulations, revisions, restrictions, codes, covenants, easements and rights-of-way of record.

Also included are the reciprocal easements and other rights under that certain Declaration of Easements, Covenants, Conditions, and Restrictions dated as of April 24, 1998, and appearing in Book 332, at Page 138.

Being the same property conveyed to Original Borrowers by Special Warranty Deed dated December 29, 2005, of record in Book 518, Page 101, in said Land Records.

Also being the same property conveyed to Southaven by Special Warranty Deed of Contribution dated May 5, 2008, of record in Book 584, Page 23, in said Land Records.

Said property is located at 975 Goodman Road, Southaven, Mississippi, and is also designated as parcel number 1079-31130-0000100, but such address or designation is not a part

of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

**NOTICE OF SALE OF PERSONAL PROPERTY UNDER THE MISSISSIPPI  
UNIFORM COMMERCIAL CODE**

Substitute Trustee will on the same date and at the same time and place, proceed to sell at public outcry to the highest and best bidder for cash, pursuant to the provisions of the Miss. Code Ann. Sections 75-9-604 and 75-9-610, the Southaven's following described personal property: all tangible personal property, machinery, equipment, fixtures, and other property, now owned or acquired later, as more particularly described in the UCC-1 Financing Statement filed at the Virginia State Corporation Commission as file number 08050973855, duly continued by UCC-3 Financing Statement Amendment, file number 12111938967, also of record at the Virginia State Corporation Commission.

**THE SALE OF ANY PERSONAL PROPERTY WILL BE MADE WITHOUT ANY WARRANTY, EITHER EXPRESS OR IMPLIED, AS TO TITLE, CONDITION, MERCHANTABILITY OR FITNESS FOR ANY USE OR PURPOSE WHATSOEVER.**

Said sale shall be made for cash to the highest and best bidder in cash subject to the following:

1. Any unpaid taxes against the property; and
2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and
3. Any dedication of roads affecting the property and any governmental zoning and subdivision ordinances or regulations in effect; and
4. Any prior or superior liens, judgment, deeds of trust or other interests of record.

Trustee reserves the right to retain any escrows, reserves, security deposits, or other funds or rights to payment of funds and to apply the same in accordance with the terms and provisions of the Deed of Trust and related documents.

The right is reserved to adjourn the day of sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above.

The failure of any high bidder to pay the purchase price and close this sale immediately shall, at the option of the Trustee, be cause for rejection of the bid. The proceeds derived from the sale of the property will be applied as provided for in said Deed of Trust and are made a part hereof as if set forth verbatim herein. Substitute Trustee shall convey only such title as is vested in him as the Substitute Trustee.

This Notice of Sale has been posted and published in accordance with Miss. Code Ann. § 89-1-55 and any provisions of the Deed of Trust affecting same beginning November 29, 2012.

R. Spencer Clift, III  
solely in his capacity as the  
Substitute Trustee

BAKER, DONELSON, BEARMAN, CALDWELL  
& BERKOWITZ, P.C.  
Suite 2000  
165 Madison Avenue  
Memphis, Tennessee 38103  
901-577-2216

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Hernando, Mississippi  
Thursday, November 29, 2012, December 6, 2012, and December 13, 2012

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on October 2, 2008, Marquese Anderson, an unmarried man, executed a certain deed of trust to Kellye Piro, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for EverBank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2956 at Page 125; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated October 15, 2012 and recorded in Book 3,522 at Page 274 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 17, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,522 at Page 779; 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, EverBank, 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 20, 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 1929, SECTION E, DESOTO VILLAGE SUBDIVISION, SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MS, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 12, PAGE 22-25, IN THE REGISTER'S OFFICE OF DESOTO COUNTY, MS, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO MARQUESE ANDERSON AND ANGELA T. SIMS BY DEED FROM JERRY BAIN AND RANDY BAIN RECORDED 07/07/2006 IN DEED BOOK 533 PAGE 359, 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 19th 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

6640 Westbury Avenue  
Horn Lake, MS 38637  
09-103898JC

Publication Dates:  
November 29, December 6 and 13, 2012

12-20-12

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on May 8, 2007, Jeannie W. Labourdette, Married, and Gerald J. Labourdette, Married, executed a certain deed of trust to Jay Morris, Trustee for the benefit of JPMorgan Chase Bank, N.A., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2729 at Page 57; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated January 26, 2011 and recorded in Book 3,271 at Page 522 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association has heretofore substituted J. Gary Massey as Trustee by instrument dated February 3, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3273 at Page 112; 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, Federal National Mortgage 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on December 20, 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:

SITUATED IN THE COUNTY OF DESOTO AND STATE OF MISSISSIPPI: I.LOT 695, SECTION C, SOUTHAVEN SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 2, PAGES 19, 20, 21 AND 22, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

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

WITNESS MY SIGNATURE on this 14th day of November, 2012.

  
\_\_\_\_\_  
J. Gary Massey  
SUBSTITUTED TRUSTEE

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

8605 South Haven Circle West  
Horn Lake, MS 38671  
10-001795BE

Publication Dates:  
November 29, December 6 and 13, 2012

12-20-12

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 26, 2002, Robert Cohea and his wife, Kristie Cohea, executed a certain deed of trust to Taylor, Jones, & Alexander Law Off., Trustee for the benefit of First Franklin Financial Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1495 at Page 317; and

WHEREAS, said Deed of Trust was subsequently assigned to Residential Credit Solutions, Inc. by instrument dated September 20, 2010 and recorded in Book 3226 at Page 217 of the aforesaid Chancery Clerk's office; and

WHEREAS, Residential Credit Solutions, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated October 3, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3351 at Page 528; 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, Residential Credit Solutions, Inc., 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on December 20, 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 484, Section "E", CARRIAGE HILLS SUBDIVISION in Section 23, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 4, Pages 17 and 18 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 19<sup>th</sup> day of November, 2012.

*J. Gary Massey*

J. Gary Massey  
SUBSTITUTED TRUSTEE

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

8041 West Farmington  
Horn Lake, MS 38671  
11-003528BE

Publication Dates:  
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12-20-12

11/30/12 11:06:11  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on July 23, 2007, Amanda Pena, married and Fernando Pena executed a certain deed of trust to Jerry Halbrook, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for State Farm Bank, F.S.B. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,763 at Page 189; and

WHEREAS, said Deed of Trust was subsequently assigned to State Farm Bank, F.S.B by instrument dated October 22, 2012 and recorded in Book 3,526 at Page 753 of the aforesaid Chancery Clerk's office; and

WHEREAS, State Farm Bank, F.S.B has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 6, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,535 at Page 703; 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, State Farm Bank, F.S.B, 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 20, 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 154, Section "C", Highland Grove Subdivision, located in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 97, Pages 41- 43, 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 26th day of November, 2012.

*J. Mary Massey*

Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.  
1910 Lakeland Drive  
Suite B  
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977 Gaylon Drive  
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12-005629JC

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