

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Kevin R. Rust and Josephine G. Rust executed a Deed of Trust dated December 29, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1930, Page 478, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated October 26, 2011 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3358, Page 513.

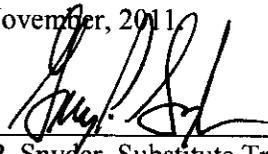
WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned 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, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 21st day of December, 2011, 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 at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 8, Old South Subdivision, situated in Section 25, Township 2 South, Range 8 West, DeSoto County, Mississippi, and shown by plat recorded in Plat Book 71, at Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 4th day of November, 2011



Gary P. Snyder, Substitute Trustee
Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2996

Publish: November 29, 2011; December 6, 2011; December 13, 2011 and December 20, 2011.

12-21-11

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Annette J. Wall executed a Deed of Trust dated June 10, 2009 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3045, Page 95, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated November 4, 2011 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3363, Page 170.

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, 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.

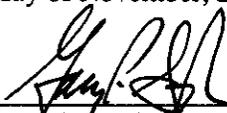
NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 21st day of December, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

A part of Lot 45 as shown by the original plat of the Town of Hernando on file in the office of the Chancery Clerk of said County, in Section 18, Township 3, Range 7, more particularly described as being Unit #1, 321 Holly Springs Street Condominiums, as described in master deed of record recorded in Deed Book 186, Page 353-394 in the office of the Chancery Clerk of DeSoto County, Mississippi to which master deed reference is hereby made for a more particular description of said property, together with the undivided interest in the common elements declared in said master deed to be appurtenant to said unit; said unit and this conveyance is subject to the terms and conditions of said master deed and the by-laws of record attached thereto and made a part thereof.

Property is situated in the Southwest Quarter of Section 18, Township 3, Range 7, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 15th day of November, 2011.



Gary P. Snyder, Substitute Trustee
Jones, Walker, Waechter, Poitevent, Carrère & Denègre, L.L.P.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2996

Publish: November 29, 2011; December 6, 2011; December 13, 2011 and December 20, 2011.

12-21-11

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

11/23/11 11:23:24
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on October 15, 2001, Morris W. Conn and wife, Tammy R. Conn, executed a deed of trust to Thomas F. Baker IV, trustee for the benefit of First Horizon Home Loan Corporation dba First Tennessee Home Loans, which deed of trust is recorded in Deed of Trust Book 1398 at Page 0105 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, by merger effective June 1, 2007, First Horizon Home Loan Corporation dba First Tennessee Home Loans became known as First Horizon Home Loans, a division of First Tennessee Bank National Association; and

WHEREAS, the aforesaid, First Horizon Home Loans, a division of First Tennessee Bank National Association, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated April 10, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3,018 at Page 722; 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, First Horizon Home Loans, a division of First Tennessee Bank National Association, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 21st day of December, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of

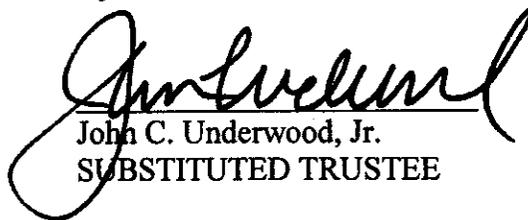
12-21-11

Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 24, Part B, Red Oaks Subdivision, in Section 10, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 17, Page 36-37, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 18th day of November, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #09030128

PUBLISH: 11/24/2011, 12/1/2011, 12/8/2011, 12/15/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

11/23/11 11:22:32
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on October 8, 1998, James Johnson, Jr. and Melissa Johnson, husband and wife, executed a deed of trust to Barney L. Mathews, trustee for the benefit of American National Mortgage, Inc., which deed of trust is recorded in Deed of Trust Book 1066 at Page 8 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Altegra Credit Company by instrument dated October 30, 1998, and recorded in the office of the aforesaid Chancery Clerk in Book 1142 at Page 71; and

WHEREAS, the aforesaid deed of trust was assigned to JPMorgan Chase Bank as Trustee, fka Chase Manhattan Bank as Trustee by instrument dated May 13, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2,241 at Page 529; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Trust Company, N.A. as successor Trustee to JPMorgan Chase Bank N.A. as Trustee by instrument dated June 30, 2008, and recorded in the office of the aforesaid Chancery Clerk in Book 2,920 at Page 291; and

WHEREAS, the aforesaid, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor Trustee to JPMorgan Chase Bank N.A. as Trustee, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 25, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,362 at Page 648; 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, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor Trustee to JPMorgan Chase Bank N.A. as Trustee, having requested the

12-21-11

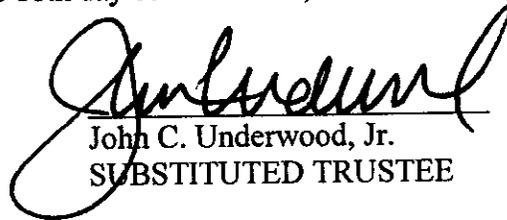
undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 21st day of December, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 13, Magnolia Gardens Subdivision, in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 39, Page 22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 18th day of November, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11091189

PUBLISH: 11/24/2011, 12/01/2011, 12/08/2011, 12/15/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 29, 2004, Pablo Flores Lopez and spouse, Ana Maria Flores, executed a deed of trust to Don W. Ledbetter, trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,036 at Page 761 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for Ramp 2004KR2 by instrument dated October 15, 2011, and recorded in the office of the aforesaid Chancery Clerk In Book 3,362 at Page 101; and

WHEREAS, the aforesaid, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for Ramp 2004KR2, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 21, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,362 at Page 104; 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, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for Ramp 2004KR2, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 21st day of December, 2011, offer for sale at public outcry for cash to the

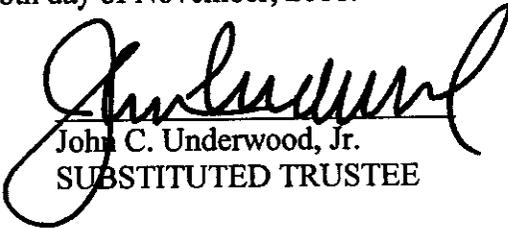
12-21-11

highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 132, Phase 3, Alexander's Ridge Subdivision, as situated in Section 27, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 81, Page 34, in the Chancery Clerk's Office 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 is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 18th day of November, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11091126

PUBLISH: 11/24/2011, 12/1/2011, 12/8/2011, 12/15/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

11/23/11 11:15:48
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on November 21, 2003, Damian T. Wigley and wife Mary C. Wigley, executed a deed of trust to J. Patrick Caldwell, Attorney at Law, trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1880 at Page 76 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated November 1, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,363 at Page 166; 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, BancorpSouth Bank, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

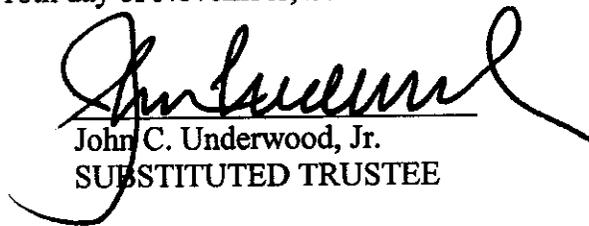
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 21st day of December, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 9, Chamberlin Oaks Subdivision, situated in Section 14, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Pages 7-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

12-21-11

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

WITNESS MY SIGNATURE, this the 18th day of November, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11101293

PUBLISH: 11/24/2011, 12/01/2011, 12/08/2011, 12/15/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

11/23/11 11:21:47
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on January 9, 2008, Richard Mansel, a married man and Mildred Mansel, a married woman, executed a deed of trust to Dennis P. Schwartz, trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,843 at Page 360 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated October 19, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3,362 at Page 41; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated October 21, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,362 at Page 44; 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, GMAC Mortgage, LLC, 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 for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

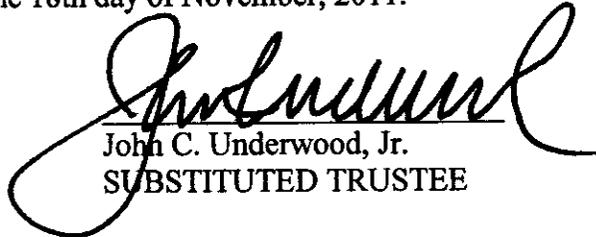
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 21st day of December, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

12-21-11

Lot 7, Section P, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 22, Page 3, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 18th day of November, 2011.



John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11101247

PUBLISH: 11/24/2011, 12/1/2011, 12/8/2011, 12/15/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 1, 2009, ABNERS INVESTMENTS LLC, executed a certain Deed of Trust to Thomas Hudson as Trustee for the benefit of BankPlus, which Deed of Trust was recorded on August 7, 2009, in the Real Property Records in the Office of the Chancery Clerk of DeSoto County, State of Mississippi (the "Records") in **Book 3,066, Page 567** (the "Deed of Trust"); and

WHEREAS, BankPlus has heretofore substituted William H. Leech as Trustee in and for the Deed of Trust in lieu and in place of Thomas Hudson by instrument dated November 14, 2011, and recorded in the Records on November 17, 2011, in **Book 3,367, Page 276**; and

WHEREAS, default having been made under the terms and conditions of the Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the Deed of Trust, BankPlus, the legal holder of the Deed of Trust and the indebtedness secured thereby, has requested the undersigned Substituted Trustee, William H. Leech, to execute the trust and sell the land, property, and all fixtures subject thereto in accordance with the terms of the Deed of Trust for the purpose of raising the sums due, together with attorney's fees, Substituted Trustee's fees, and expenses of sale.

NOW, THEREFORE, I, William H. Leech, Substituted Trustee in the Deed of Trust, will on **Wednesday, December 21, 2011**, 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 DeSoto County Courthouse located at 2535 Highway 51 South, Hernando, MS 38632, in the County of DeSoto, State of Mississippi, to the highest and best bidder for cash,

12-21-11

the following described property situated in DeSoto County, Mississippi (the "Property"), to-wit:

Lot 2, First Revision, Southaven Commons, as situated in Section 31, Township 1, Range 7, DeSoto County, Mississippi as found in Plat Book 72, Page 14 in the office of the Chancery clerk of DeSoto County and to which plat reference is hereby made for a more particular description of said lot.

INDEXING INSTRUCTIONS: SECTION 31, TOWNSHIP 1 SOUTH, RANGE 7 WEST AND LOT 2, FIRST REVISION TO FINAL PLAT OF SOUTHAVEN COMMONS, SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI.

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

WITNESS MY SIGNATURE, this the 23rd day of November, 2011.

/s/ William H. Leech

WILLIAM H. LEECH
SUBSTITUTED TRUSTEE

Publication Dates: November 29, 2011, December 6, 2011, December 13, 2011, and December 20, 2011.

12/13/11 3:59:06
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TO: Abners Investments LLC
426 S. Lamar Blvd., Suite 25
Oxford, MS 38655

Abners Investments LLC
787 Goodman Road E
Southaven, MS 38671

and Any and All Persons or Entities Claiming to Have Any Right, Title or Interest in and to the certain furniture, fixtures, and equipment subject to a UCC Financing Statement of record in the Chancery Clerk's Office of DeSoto County, Mississippi, in Book 3,064 at Page 54 and in the Mississippi Secretary of State's Office as File Number 20090153962J (continued by the UCC Financing Statement Amendment which is File Number 20100113962B).

NOTIFICATION OF DISPOSITION OF COLLATERAL

PLEASE TAKE NOTICE that BankPlus, the secured party, will on the 21st day of December, 2011, offer for sale at public outcry and sell anytime within the hours of 11:00 a.m. and 4:00 p.m. at the East front door of the DeSoto County Courthouse located at 2535 Highway 51 South, Hernando, MS 38632, in the County of DeSoto, State of Mississippi, to the highest and best bidder for cash, all furniture, fixtures, and equipment subject to a UCC Financing Statement of record in the Chancery Clerk's Office of DeSoto County, Mississippi, in Book 3,064 at Page 54 and in the Mississippi Secretary of State's Office as File Number 20090153962J (continued by the UCC Financing Statement Amendment which is File Number 20100113962B). The items to be sold include all furniture, fixtures, and equipment further described in the Exhibit "A" attached hereto and incorporated herein by this reference. You are invited to attend and you are entitled to an accounting of the unpaid indebtedness secured by the collateral that BankPlus intends to sell. You may request an accounting by contacting William H. Leech at (601) 856-7200.

OF COUNSEL:

William H. Leech
COPELAND, COOK, TAYLOR & BUSH, P.A.
600 Concourse, Suite 100
1076 Highland Colony Parkway (Zip—39157)
P.O. Box 6020
Ridgeland, MS 39158
Telephone: (601) 856-7200
Facsimile: (601) 856-7626
bleech@cctb.com

12-21-11

EXHIBIT "A"

All furniture, fixtures, and equipment at 787 Goodman Rd. E, Southaven, Mississippi 38671, or wherever located, or located on or within the following described property, to wit:

Lot 2, First Revision, Southaven Commons, as situated in Section 31, Township 1, Range 7, DeSoto County, Mississippi as found in Plat Book 72, Page 14 in the office of the Chancery Clerk of DeSoto County and to which plat reference is hereby made for a more particular description of said lot.

All of the foregoing furniture, fixtures, and equipment whether any of the foregoing is owned now or acquired later, all accessions, additions, replacements, and substitutions relating to any of the foregoing; all records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (including insurance, general intangibles and accounts proceeds).