1/09/12 8:37:14
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 11th day of April, 2001, Bobby E. Heppner and Mary F. Heppner, husband and wife, executed a certain Deed of Trust to Bill R. McLaughlin, Trustee for the benefit of Regions Bank, successor by merger to Union Planters Bank, National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 1324 at Page 183 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Bill R. McLaughlin, Trustee for Regions Bank, successor by merger to Union Planters Bank, National Association, said Appointment of Substitute Trustee being recorded in Book 3,379 at Page 374 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Mary F. Heppner (Estate of); 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, Regions Bank, successor by merger to Union Planters 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, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 3rd day of February, 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 DeSoto County Courthouse, 2535 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

2-3-12

Lot 123, The Fairways, in Section 6, Township 3 South, Range 7 West, City of Hernando, DeSoto County, Mississippi as per plat recorded in Plat Book 39, Pages 41-43 in the Chancery Clerks office of DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 4th day of January, 2012.

T. Frank Collins, Substituted Trustee

Prepared By:
T. Frank Collins, Esq.
Collins & Associates, PLLC
100 Webster Circle, Suite 2
Madison, Mississippi 39110
Telephone: (601) 853-4400

Dates of Publication:
January 12, January 19, January 26 and February 2, 2012

1/09/12 8:41:54
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF LAND

Under and by virtue of the authority vested in me as Substitute Trustee in that certain Deed of Trust dated January 18, 2008 executed by Lachell Boyd unto H. McCall Wilson, Jr. as Trustee, to secure an indebtedness therein described to Bank of Fayette County, said Deed of Trust being of record in Land Deed of Trust Book 2847 page 419; the undersigned was appointed as Substitute Trustee by instrument dated December 20, 2011 recorded in Land Deed of Trust Book 3381 page 660 all in the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Substitute Trustee aforesaid, will, within lawful hours, at the door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

FRIDAY, FEBRUARY 3, 2012

offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

> Lot 142 Sixth Addition, Cherokee Ridge part of Cherokee Valley PUD, situated in Section 31, Township 1 South, Range 6 West Desoto County, Mississippi as per plat recorded in Plat Book 95 page 13 Chancery Clerk's office Desoto County, Mississippi.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale. I will sell and convey only such title as is vested in me as Substitute Trustee.

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

William F. Schneller/RHB

William F. Schneller, Substitute Trustee

Publishing Dates: January 10, 17, 24, 31, 2012

2-3-12

1/10/12 8:51:50
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 16, 2002, BARBARA TAYLOR, executed a Deed of Trust to J. Patrick Caldwell, Trustee for the benefit of BANCORPSOUTH BANK, which Deed of Trust is recorded in Trust Deed Book 1507, Page 114, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said BancorpSouth Bank has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 3381, Page 709, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on June 10, 2005, BARBARA C. TAYLOR, executed a Deed of Trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which Deed of Trust is recorded in Trust Deed Book 2242, Page 755, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The said BancorpSouth Bank has appointed JAMES E. WOODS as Substituted Trustee in the place and stead of the aforesaid Trustee by instrument recorded in Book 3381, Page 709, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell the said land in accordance with the Deeds of Trust.

NOW, THEREFORE, I, James E. Woods, Substituted Trustee, under the provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will, on the 3rd day of February, 2012, offer for sale at public outcry and sell, within legal hours, between the hours of 11:00 a.m. and 4:00 p.m. at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, for cash, to the highest and best bidder, the following described land situated in DeSoto County, Mississippi, to-wit:

> Beginning at a point that is N 89 degrees 28'29" W a distance of 1924.22 feet and S 00 degrees 31'31" W a distance of 42.74 feet from the Northeast corner of Section 8, Township 2 South, Range 8 West, said point being on the South right-of-way of Church Road thence S 00 degrees 41'39" W a distance of 500.00 feet to a point; thence N 89 degrees 44'30" W a distance of 154.53 feet to a point; thence N 00 degrees 42'39" E a distance of 500 feet to a point on the South right-of-way of Church Road; thence S 89 degrees 44'30" E along said right-of-way a distance of 154.53 feet to the point of beginning, containing 1.77 acres, more or less.
>
> There is a 100 foot drainage easement across the rear of the lot.

2-3-12

INDEXING INSTRUCTIONS: Part of the Northeast Quarter of Section 8, Township 2 South, Range 8 West, DeSoto County, Mississippi.

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

WITNESS MY SIGNATURE, this the 6th day of January, 2012.

JAMES E. WOODS
SUBSTITUTED TRUSTEE

Publish: January 12, 2012, January 19, 2012, January 26, 2012, and February 2, 2012