1/06/12 12:06:09
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 29, 2002, Melissa Hill, executed a deed of trust to James B. Witherow, trustee for the benefit of First Horizon Home Loan Corporation, which deed of trust is recorded in Deed of Trust Book 1596 at Page 568 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 MetLife Home Loans, a division of MetLife Bank, N.A. by instrument dated March 29, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,022 at Page 686; and

WHEREAS, the aforesaid, MetLife Home Loans, a division of MetLife Bank, N.A., 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 28, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3,366 at Page 718; 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, MetLife Home Loans, a division of MetLife Bank, N.A., 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 8th day of February, 2012, 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 30, Section A, Phase 1, Wedgewood Farms Subdivision, in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

2-8-12

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

WITNESS MY SIGNATURE, this the 30th day of December, 2011.

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10100582

PUBLISH: 01/17/2012, 01/24/2012, 01/31/2012, 02/07/2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

1/05/12 11:05:34
DESOTO COUNTY, MS
W. E. DAVIS By CH CLERK

WHEREAS, on March 24, 1999, Gregory J Schmidt and Cynthia L Schmidt, tenants by the entirety, executed a deed of trust to Thomas F. Baker IV, trustee for the benefit of FT Mortgage Companies D/B/A First Tennessee Mortgage Company, Inc., which deed of trust is recorded in Deed of Trust Book 1095 at Page 572 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, by name change effective March 5, 2000, FT Mortgage Companies became First Horizon Home Loan Corporation; and

WHEREAS, by merger effective June 1, 2007, First Horizon Home Loan Corporation became 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 August 28, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3,080 at Page 408; 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 8th day of February, 2012, 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

2-8-12

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 8th day of February, 2012, 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 125, Section A, Holly Hills Subdivision, in Section 30, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Pages 34-35, 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 29th day of December, 2011.

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #09070342

PUBLISH: 01/17/2012, 01/24/2012, 01/31/2012, 02/07/2012

1/13/12 10:30:06
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S SALE NOTICE

WHEREAS, on the 4th day of October, 2005, Ralph Coulter, Jr. and Marguerite Coulter executed and delivered a certain Deed of Trust unto Scott R. Hendrix, Trustee, Renasant Bank, beneficiary, to secure an indebtedness therein described which Deed of Trust is recorded in Book 2334, Page 120, of the land records on file in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default has been made in the payment of the indebtedness secured by said Deed of Trust, which default continues, and Renasant Bank, the legal holder of the note secured by said Deed of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of satisfying the indebtedness and costs of sale.

NOW, THEREFORE, notice is hereby given that I, the undersigned Trustee, will on the 8th day of February, 2012, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours, offer for sale, at public outcry, to the highest bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

> 7.9637 acre tract of land being located in the Southeast Quarter of Section 5, Township 2 South, Range 7 West, DeSoto County, Mississippi as follows to-wit:
>
> BEGINNING at the southwest corner of the southeast quarter of Section 5, Township 2 South, Range 7 West; thence northwardly 797.18 feet with the westerly line of the southeast quarter to the True Point of Beginning of herein described tract; thence North 529.17 feet with the westerly line of said southeast quarter to an iron stake (found); thence North 00 degrees 21 minutes 20 seconds East 459.34 feet to a point; thence North 88 degrees, 37 minutes 00 seconds East 463.18 feet to an iron stake (found); thence South 00 degrees 20 minutes 32 seconds West 481.83 feet to a point; thence North 88 degrees 39 minutes 01 seconds West 176.60 feet to a point; thence South 377.16 feet to a point in the present centerline of Tchulahoma Road; thence South 64 degrees 01 minutes 42 seconds West 279.09 feet with said centerline to a point; thence South 57 degrees 03 minutes 36 seconds West 42.38 feet to the point of beginning containing 7.9637 acres of land being subject to all codes, easements, and right-of-ways of record.

Such title will be conveyed as is vested in me as Trustee aforesaid without warranty of any kind.

This, the 12th day of January, 2012.

Scott R. Hendrix, Trustee

PUBLISH: January 17, 24, 31, February 7, 2012.

2-8-12

1/17/12 12:28:36
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on February 8, 2006, Tara Smith executed a promissory note payable to the order of New Century Mortgage Corporation; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 8, 2006, executed by Tara Smith and being recorded in Book 2410 at Page 45 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Austin Law Firm, Trustee and to New Century Mortgage Corporation, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc Trust 2006-NC4 by an Assignment filed of record on March 31, 2011 and recorded in Book 3,288 at Page 17 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc Trust 2006-NC4, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Austin Law Firm, the same having been recorded in Book 3288 at Page 20 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 8th day of February, 2012, 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 14, Section "D", Gale Subdivision, located in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 21, Page 35 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 14, Gale Subdivision, S31-T1S-R6W, Desoto County, Mississippi

More commonly known as: 6172 McNeil, 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 12th day of January, 2012.

2-8-12

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

Floyd Healy
Substituted Trustee

Insertion Dates:
January 17, 2012; January 24, 2012; January 31, 2012; and February 7, 2012