1/11/12 9:42:41
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 29, 2003, ARETHA F. RIVERS, UNMARRIED 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 August 14, 2003 and recorded in Book 1797 at Page 739 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument and recorded Book 3,294 at Page 59 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., 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 February 09, 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, Desoto County, Mississippi, the following-described property:

LOT 115, SECTION B, THE HIGHLANDS AT NORTH CREEK, IN SECTION 17, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 66, PAGE 3, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

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

2-9-12

Form: MSNOS (12/07)

WITNESS my signature on this 19th day of December, 2011.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 12-19-2011

Title: Assistant Vice President Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0029128
PARCEL No. 1 08 4 17 04 0 00115 00

DHGW 67576G-5KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: January 19, 2012
SECOND PUBLICATION: January 26, 2012
THIRD PUBLICATION: February 2, 2012

1/11/12 9:42:28
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 19, 2001, ROY L. HILL AND MARGIE R. HILL HUSBAND AND WIFE executed a Deed of Trust to M. D. BUNT as Trustee for the benefit of CROSSROADS MORTGAGE, INC., which Deed of Trust was filed on March 29, 2001 and recorded in Book 1305 at Page 0580 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, 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, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument in Book 3336 at Page 644 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, 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, 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 February 09, 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, Desoto County, Mississippi, the following-described property:

SITUATED IN DESOTO COUNTY, STATE OF MISSISSIPPI, AND BEING FURTHER DESCRIBED AS:
TWO (2) ACRES, DESCRIBED AS BEGINNING AT THE SOUTHEAST CORNER OF THE 140 ACRES THAT WAS PURCHASED FROM MRS. MOLLIE J. HALL, ET AL, UNDER DATE OF DECEMBER 26, 1936, AS RECORDED IN BOOK 26, PAGE 36, RECORDS OF LAND DEEDS OF DESOTO COUNTY, MISSISSIPPI, RUNNING THENCE NORTH 420 FEET TO A STAKE; THENCE WEST 210 FEET TO A STAKE; THENCE SOUTH 420 FEET TO A STAKE ON THE SOUTH BOUNDARY LINE OF SECTION 22, TOWNSHIP 2, RANGE 6; THENCE EAST 210 FEET ALONG THE SOUTH BOUNDARY LINE OF SAID SECTION 22 TO THE POINT OF BEGINNING, CONTAINING 2 ACRES, MORE OR LESS. AND BEING

2-9-12

PART OF THE WEST 140 ACRES OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 2, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI.
BEING THE SAME PROPERTY CONVEYED TO ROY L HILL AND WIFE, MARGIE R HILL. FROM CURTIS E BALDWIN AND WIFE, BETTY M BALDWIN, HEREIN BY DEED DATED OCTOBER 16, 1972, AND RECORDED OCTOBER 17, 1972, IN BOOK 99, PAGE 149, CHANCERY CLERKS OFFICE FOR DESOTO COUNTY, MISSISSIPPI.

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

WITNESS my signature on this 22nd day of December, 2011.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Momar 12-22-2011

Title: Assistant Vice President Mahtab Momar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 10 -0152164
PARCEL No. 20652200000033.00

DHGW 67493G-5KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: January 19, 2012
SECOND PUBLICATION: January 26, 2012
THIRD PUBLICATION: February 2, 2012

1/11/12 9:42:09
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 31, 2007, MICHAEL BARONI, AND JODIE BARONI, HUSBAND AND WIFE executed a Deed of Trust to RECON TRUST COMPANY, N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. MIN # 1000157-0008071792-5, which Deed of Trust was filed on August 2, 2007 and recorded in Book 2765 at Page 576 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 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, RECONTRUST COMPANY, N.A., Trustee, will on February 09, 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, Desoto County, Mississippi, the following-described property:

LOT 6, SECTION A, ENCORE PUD, SITUATED IN SECTIONS 5 AND 8, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 98, PAGES 46-47, 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 Trustee.

2-9-12

Form: MSNOS (12/07)

WITNESS my signature on this 5th day of December, 2011.

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: M. Memar 12-5-2011

Title: Assistant Vice President
Mahtab Memar

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 10 -0053464
PARCEL No. 2 09 3 08 01 0 00006 00

DHGW 67389G-4KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: January 19, 2012
SECOND PUBLICATION: January 26, 2012
THIRD PUBLICATION: February 2, 2012

1/13/12 10:22:07
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on 08/24/2004, David L. Mitchell and , a married man, executed a certain Deed of Trust ("Deed of Trust") to Prestige Title, Trustee, for the benefit of New Century Mortgage Corporation, Beneficiary, which Deed of Trust was recorded on 09/01/2004 in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2060, at Page 661, and further assigned to Deutsche Bank National Trust Company, as Indenture Trustee for New Century Home Equity Loan Trust 2004-3 (all subsequent recording references are to these records) and conveys in trust the property hereinafter described; and

WHEREAS, Deutsche Bank National Trust Company, as Indenture Trustee for New Century Home Equity Loan Trust 2004-3, the holder of the Deed of Trust and the indebtedness secured thereby, substituted Trustee Management Company, as trustee in place of Prestige Title, and any successor trustees, pursuant to an Appointment of Substitute trustee dated November 21, 2011 recorded on December 5, 2011 in Book 3374, at Page 237; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable at once in accordance with the terms of said Deed of Trust, and Deutsche Bank National Trust Company, as Indenture Trustee for New Century Home Equity Loan Trust 2004-3, the sole owner, holder and beneficiary of said Deed of Trust, having requested the undersigned Substituted Trustee to execute the trust and sell the property described in said Deed of Trust in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, including accrued interest, late charges, attorneys' fees, trustee's fees and costs of sale;

2-9-12

NOW, THEREFORE, I, Trustee Management Company, Substituted Trustee in said Deed of Trust, will on **February 9, 2012**, offer for sale and sell at public outcry to the highest and best bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the the front door of the Courthouse, 2535 Highway 51 South, Hernando, MS 38632, DeSoto County, Mississippi, the following described land and property, being the same land and property described in the foregoing described Deed of Trust, and being situated in the DeSoto County, State of Mississippi:

LOT 1, STONEHEDGE GARDEN SUBDIVISION, LOCATED IN SECTION 29, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 53, PAGES 16-17, IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI,

THE WARRANTY IN THIS DEED IS SUBJECT TO RIGHTS OF WAYS AND EASEMENTS FOR PUBLIC ROADS AND PUBLIC UTILITIES, TO BUILDING, ZONING, SUBDIVISION AND HEALTH DEPARTMENT REGULATIONS IN EFFECT IN DESOTO COUNTY, MISSISSIPPI; FURTHER SUBJECT TO RIGHT OF WAY TO MISSISSIPPI POWER AND LIGHT IN BOOK 25, PAGE 45, BOOK 60, PAGE 223, BOOK 70, PAGE 223, BOOK 170, PAGE 532, AND BOOK 180, PAGE 437.

THE WARRANTY IN THIS DEED IS FURTHER SUBJECT TO RESTRICTIVE COVENANTS, EASEMENTS AND SETBACK LINES OF RECORD IN PLAT BOOK 53 PAGE 16-17, IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

Tax ID#: 1079291200000100

Commonly known as: 1222 Sir Doyle Cove, Southaven, MS 38671.

Together with all improvements and appurtenances now or hereafter erected on, and all fixtures of any and every description attached to said land.

This property is believed to have a street address of **1222 Sir Doyle Cove, Southaven, MS 38671**.

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

NOTICE

This is an attempt to collect a debt by a debt collector and any information obtained will

be used for that purpose. Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c (b), no information concerning the collection of this debt may be given without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction. The debt collector is attempting to collect a debt and any information obtained will be used for that purpose (No. 28434).

Trustee Management Company
Substituted Trustee
10975 El Monte, Suite 225
Overland Park, KS 66211

1/17/12 12:33:11
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 15, 2009, William L. Wilkerson, an unmarried man, executed a certain deed of trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3046 at Page 580; and

WHEREAS, said Deed of Trust was subsequently assigned to PHH Mortgage Corporation by instrument dated December 6, 2011 and recorded in Book 3379 at Page 367 of the aforesaid Chancery Clerk's office; and

WHEREAS, PHH Mortgage Corporation has heretofore substituted J. Gary Massey as Trustee by instrument dated December 16, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3381 at Page 292; 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, PHH Mortgage Corporation, 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 February 9, 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 465, Section "B", Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, and shown on the revised plat of said subdivision which is recorded in Plat Book 2, Pages 14, 15 and 16 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 10th day of January, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE

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

2-9-12

8711 Yorktown Dr.
Southaven, MS 38671
11-003998GW

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