1/11/12 2:46:07
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 9, 2009, Mitchell Richmond and wife, Gloria Richmond, executed a Deed of Trust to Mary Austin Monteith, as Trustee for the benefit of North Mississippi Investment Properties, LLC, which Deed of Trust is recorded in Trust Deed Book 3079, Page 468, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the said North Mississippi Investment Properties, LLC, has heretofore assigned to DeSoto County Bank the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated September 9, 2009 and recorded in the aforesaid Chancery Clerk's Office in Book 3082 at Page 388; and whereas, DeSoto County Bank has heretofore assigned back to North Mississippi Investment Properties, LLC the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated September 12, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3341 at Page 440 and re-recorded in Book 3343 at Page 589; 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, North Mississippi Investment Properties, 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 **February 23rd, 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:

2-23-12

Lot 232, Phase II, Section "G", Northwood Hills Subdivision, located in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Pages 16-17, 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 10th day of January, 2012.

Mary Austin Monteith

Mary Austin Monteith, Trustee

Publish: January 31st, February 7th, 14th, and 21st, 2012

1/25/12 10:36:30
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 19, 2006, KEVIN LEE AND STEPHENY LEE, HUSBAND AND WIFE, AND EDNA R MITCHELL, A MARRIED WOMAN AND DOUGLAS MITCHELL, A MARRIED MAN. executed a Deed of Trust to RECONTRUST CO., N.A. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on May 23, 2006 and recorded in Book 2477 at Page 448 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 23, 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 218, SECTION C, DICKENS PLACE, PLANNED UNIT DEVELOPMENT, IN SECTIONS 9 AND 16, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 66, PAGES 16-20, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCEIS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

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

2-23-12

Form: MSNOS (12/07)

WITNESS my signature on this 30th day of December, 2011.

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

By: Tiffany M. King 12/30/11
Title: Tiffany M. King
Assistant Vice President

RECONTRUST COMPANY, N.A., TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 10 -0042745
PARCEL No. 20720903000218.00

DHGW 67824G-9KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/25/12 10:36:11
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 14, 2005, LARRY NORRIS AND LENORA L NORRIS, HUSBAND AND WIFE executed a Deed of Trust to ASSURED ESCROW AND TITLE as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR MICHIGAN FIDELITY ACCEPTANCE CORP DBA FRANKLIN MORTGAGE FUNDING, which Deed of Trust was filed on March 10, 2005 and recorded in Book 2,173 at Page 720 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. assigned said Deed of Trust to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1 pursuant to an instrument dated February 24, 2010 and recorded in Book 3141, Page 475 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1, 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 3312 at Page 446 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 FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1, 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 23, 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:

2-23-12

Form: MSNOS (12/07)

LOT 39, SECTION B, WILDWOOD WEST SUBDIVISION, IN SECTION 4, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT RECORDED IN PLAT BOOK 27, PAGES 21-22 , 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 30th 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: Tiffany M. King 12/30/11

Title: Tiffany M. King Assistant Vice President

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0048457
PARCEL No. 20720404000039.00

DHGW 67812G-5KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/25/12 10:35:53
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 30, 2004, MELANIE L CARDELL, AN UNMARRIED PERSON, executed a Deed of Trust to ARNOLD WEISS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR PULASKI MORTGAGE COMPANY, AN ARKANSAS CORPORATION, which Deed of Trust was filed on July 6, 2010 and recorded in Book 2023 at Page 1 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, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3383 at Page 614 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 February 23, 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 176, SECTION C, NORTH CREEK SUBDIVISION, IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 64, PAGE 37, 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.

2-23-12

Form: MSNOS (12/07)

WITNESS my signature on this 9th day of January, 2012.

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

By: M. Memar 1-9-2012

Title: Assistant Vice President Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0146730
PARCEL No. 10842003000176.00

DHGW 67775G-1KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/25/12 10:35:34
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 16, 2004, VANESSA Y. DAVIS executed a Deed of Trust to ASSURANCE TITLE & ESCROW-16061-1,. as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC, which Deed of Trust was filed on January 18, 2005 and recorded in Book 2145 at Page 190 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-BC3, the current Beneficiary of said Deed of Trust, substituted EMILY KAYE COURTEAU 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 2909 at Page 515 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-BC3, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned original Trusete and substitute Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3383 at Page 618 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 FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-BC3, 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 23, 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 31, HOLLY GROVE SUBDIVISION, IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF

2-23-12

RECORDED IN PLAT BOOK 75, PAGES 14-15 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 9th day of January, 2012.

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

By: M. Memar 1-9-2012

Title: Assistant Vice President Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0146729
PARCEL No. 1 08 9 30 03 0 00031 00

DHGW ~~6773~~G-1KS
V7773

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/25/12 10:35:05
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 8, 2006, NELL BROOKS AND CLIFFORD HILBURN, BOTH UNMARRIED, executed a Deed of Trust to FEARNLEY AND CALIFF as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK, which Deed of Trust was filed on November 16, 2006 and recorded in Book 2607 at Page 316 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET- BACKED CERTIFICATES, SERIES 2007-FF1, the current Beneficiary of said Deed of Trust, substituted JOHN C. UNDERWOOD, JR., as Trustee therein in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrumentfiled on May 28, 2009 and recorded in Book 3036 at Page 661 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET- BACKED CERTIFICATES, SERIES 2007-FF1, 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 substitute Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3383 at Page 616 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., AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-FF1, 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 23, 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:

2-23-2012

LOT 600, SECTION B, SOUTH 1/2, DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 33 & 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT RECORD IN PLAT BOOK 8, PAGES 16-21, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: 2990 FAIRLANE DRIVE HORN LAKE, MS 38637

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

WITNESS my signature on this 9th day of January, 2012.

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

By: M. Memar 1-9-2012

Title Assistant Vice President

Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0146735
PARCEL No. 1 08 8 34 02 0 00600 00

DHGW 67764G-1KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/25/12 10:34:14
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 2, 2005, CYNTHIA EVANS, UNMARRIED, AKA CYNTHIA CAROL (EVANS) TRIMM VERRELL executed a Deed of Trust to CLOSE TRAK LLC as Trustee for the benefit of FIRST FRANKLIN A DIVISION OF NAT. CITY BANK OF IN, which Deed of Trust was filed on November 9, 2005 and recorded in Book 2348 at Page 85 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FFH1, ASSET-BACKED CERTIFICATES, SERIES FFH1, 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 recorded in Book 3383 at Page 612 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, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FFH1, ASSET-BACKED CERTIFICATES, SERIES FFH1, 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 23, 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 264, SECTION B. BROOK HOLLOW SUBDIVISION, LOCATED IN SECTION 24, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY,MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 35, 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.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR(S) HEREIN AS SHOWN IN QUIT CLAIM DEED OF RECORD IN BOOK 394, PAGE 404, IN SAID REGISTER'S OFFICE.

2-23-12

Form: MSNOS (12/07)

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

WITNESS my signature on this 9th day of January, 2012.

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

By: M. Memar 1-9-2012

Title: Assistant Vice President Mahtab Memar

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
TS No.: 11 -0146724
PARCEL No. 1 08 6 24 10 0 00264 00
47778
DHGW 6778G-1KS

PUBLISH ON THESE DATES:
FIRST PUBLICATION: February 2, 2012
SECOND PUBLICATION: February 9, 2012
THIRD PUBLICATION: February 16, 2012

1/26/12 11:47:37
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 25, 2008, William L. Land (signed William L. Land, Jr.) and Lisa G. Land, Husband and Wife executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2851 at Page 213; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated August 15, 2008 and recorded in Book 2946 at Page 277 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated May 14, 2009 and recorded in the aforesaid Chancery Clerk's Office in Book 3033 at Page 687; 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 23, 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 273, Section F, Deerchase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel # 2072-0147.0-00273.00

Address: 5791 Kuykendall, Southaven, MS 38672

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

WITNESS MY SIGNATURE on this 23rd 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

2-23-12

5791 Kuykendall Drive
Southaven, MS 38672
09-102636GW

Publication Dates:
January 26, February 2, 9, 16, 2012

1/30/12 1:14:25
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 20, 2007, **LISA A. PILKINTON AND KATRINA ODOM,** executed a Deed of Trust to **MICHELLE KOEHLER**, Trustee, for the use and benefit of **SPRINGLEAF FINANCIAL SERVICES, INC., F/K/A AMERICAN GENERAL FINANCIAL SERVICES, INC.,** 8230 Camp Creek Road, Olive Branch, MS 38654-1680, which Deed of Trust is on file and of record in the Office of the Chancery Clerk of **DESOTO** County, Mississippi, in **BOOK 2,799 PAGE 365** thereof; and

WHEREAS, on the 30th day of April, 2010, the Beneficiary appointed Brad D. Wilkinson as Substituted Trustee, which instrument was recorded in **BOOK 3,163 PAGE 316** on May 6, 2010, in the Records on file in the Office of the Chancery Clerk of the County of **DESOTO**, State of Mississippi at **HERNANDO**, 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 in accordance with the terms of said Deed of Trust, **SPRINGLEAF FINANCIAL SERVICES, INC., F/K/A AMERICAN GENERAL FINANCIAL SERVICES, 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, Brad D. Wilkinson, Substituted Trustee, will on the **23rd day of FEBRUARY, A.D. 2012**, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00a.m. and 4:00p.m.), at the 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:

DESCRIPTION OF LOT:

ONE ACRE IN THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 1606.4 FEET SOUTHWESTWARDLY AND 330 FEET WESTWARDLY FROM THE NORTHEAST CORNER OF SECTION 22, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, SAID POINT BEING THE INTERSECTION OF WOOLSEY ROAD AND THE E. P. POUNDERS WEST LINE AS NOW INDICATED BY A WIRE FENCE LINE; THENCE SOUTH 1 DEGREE AND 45 MINUTES, WEST ALONG SAID WIRE FENCE LINE A DISTANCE OF 204 FEET TO A POINT; THENCE NORTH 88 DEGREES AND 15 MINUTES, WEST A DISTANCE OF 169.2 FEET TO A POINT; THENCE NORTH 2 DEGREES AND 30 MINUTES, EAST A DISTANCE OF 310 FEET TO THE CENTER OF WOOLSEY ROAD; THENCE SOUTHEASTWARDLY ALONG THE CENTER OF SAID ROAD A DISTANCE OF 200 FEET TO THE POINT OF BEGINNING.

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

WITNESS MY SIGNATURE on this, the 17th day of January, A.D., 2012.

/s/ Brad D. Wilkinson
Brad D. Wilkinson
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 DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE (NO. 28434).

Wilkinson Law Firm, P.C.
511 Keywood Circle
Flowood, MS 39232
(601) 355-0005
(601) 355-0009
Publication Dates: Feb. 2, 9 and 16, 2012
Property Address: 9933 Woolsey Rd., Olive Branch, MS 38654

2-23-12

1/30/12 1:37:03
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 23, 2009, Jennifer Shunta Brooks executed a Deed of Trust to ReconTrust Company, N.A. as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as Nominee for Bank of America, N.A., which Deed of Trust was recorded in Book 3,096, Page 573 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Bank of America, N.A. assigned said Deed of Trust to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP pursuant to an instrument dated October 21, 2011 and recorded in Book 3359, Page 448 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Bank of America, N.A. Succesor by Merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, 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 and the afore-mentioned substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated January 10, 2012, and recorded in Book 3,391, Page 77 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, Bank of America, N.A. Succesor by Merger to BAC Home Loans Servicing, LP f/k/a 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

2-23-12

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 February 23, 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:

Indexing Instructions: Lot 60, Section A, Lexington Crossing Subdivision, DeSoto County, Mississippi.

Lot 60, Section A, Lexington Crossing Subdivision, Section 2, Township 2 South, Range 6 West, as shown on plat of record in Book 73, Page 12-13, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Property Address:
5809 Lancaster Drive
Oliver Branch, MS 38654

Being the same property conveyed to Michael E. Marola, a single man by Warranty Deed on 07/31/02 from Burden Homes LLC a Tennessee Limited Liability Co and filed for record on 08/29/02 in Book 427, Page 89, in the Chancery Clerk's office of DeSoto County, Mississippi

Parcel #: 2061-021.0-00060.00

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 27th day of, January, 2012.

Kenneth E. Stockton, Substitute Trustee
449 West Commerce Street
Hernando, MS 38632
Telephone No. 662-429-3469

1/30/12 1:37:08
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 27, 2004, Margaret G. Short and Michael W. Simmons, Sr. executed a Deed of Trust to Adams & Edens as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., which Deed of Trust was recorded in Book 2,133, Page 262 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc. assigned said Deed of Trust to The Bank Of New York Mellon FKA The Bank Of New York, as Trustee for the Certificateholders Of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pass-Through Certificates, Series 2005-1CB pursuant to an instrument dated August 8, 2011 and recorded in Book 3,330, Page 775 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, The Bank Of New York Mellon FKA The Bank Of New York, as Trustee for the Certificateholders Of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pass-Through Certificates, Series 2005-1CB, 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 and the afore-mentioned substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument dated January 10, 2012, and recorded in Book 3,391, Page 80 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, The Bank Of New York Mellon FKA The Bank Of New York, as

2-23-12

Trustee for the Certificateholders Of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pass-Through Certificates, Series 2005-1CB, 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 February 23, 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:

Lot 7, Rollin Oaks Subdivision, situated in Section 29, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 37, Page 50 in the Chancery Clerk's Office 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 27th day of, January, 2012.

Kenneth E. Stockton, Substitute Trustee
149 West Commerce Street
Hernando, MS 38632
Telephone No. 662-429-3469

2/01/12 11:26:28
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 21, 2003, Christopher A. Collins and Dacia C. Collins executed a certain deed of trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1776 at Page 146; and

WHEREAS, Union Planters Bank NA, being one and the same as Union Planters Bank, National Association, has heretofore substituted J. Gary Massey as Trustee by instrument dated January 6, 2005 and recorded in the aforesaid Chancery Clerk's Office in Book 2145 at Page 1; 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 dba Regions Mortgage, successor by merger to Union Planters Bank, NA, 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 23, 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 297, Section "E", Parcel 6, Central Park Neighborhood PUD, in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 79, Page 44, in the office of the Chancery Clerk of DeSoto County, Mississippi. The Property Address is: 1751 Central Trails Drive, Southaven, MS 38671

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

WITNESS MY SIGNATURE on this 30th 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

2-23-12

1751 Central Trails Drive
Southaven, MS 38671
06-0411DT

Publication Dates:
February 2, 9 and 16, 2012

2/02/12 11:39:13
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 23, 2004, Donald W. Ogle, a married man and Rikki L. Ogle, a married woman as Joint Tenants, executed a certain deed of trust to Joan H. Anderson, 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 1951 at Page 253; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated December 29, 2011 and recorded in Book 3389 at Page 290 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated January 9, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3390 at Page 88; 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, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 23, 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 190, Section F, Deercreek Subdivision, located in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 80, Page 39, 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 January, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE

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

2-23-12

20 Pebble Creek Cove
Hernando, MS 38632
07-0323GW

Publication Dates:
February 2, 9, 16, 2012