NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2/02/15 2:03:56
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 23, 2006, executed by GARY W MCROBERTS, II AND TERESA A MCROBERTS, conveying certain real property therein described to RECON TRUST CO., N.A., as Trustee, for Mortgage Electronic Registration Systems, Inc., solely as nominee for COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 28, 2006, in Deed Book 2550, Page 375 (see also Loan Modification Agreement at Book 3499, Page 140); and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP in Deed Book 3331, Page 639; and

WHEREAS, on January 15, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3927, Page 174; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **March 11, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 60, SECTION A, BELL RIDGE SUBDIVISION, SITUATED IN SECTION 9, TOWNSHIP 2 SOUTH, RANGE 6 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 52, PAGE 1 IN THE CHANCERY CLERK`S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **8950 BELL FORREST DR, OLIVE BRANCH, MS 38654**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 28th day of January, 2015.

/s/

Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 02/12/2015, 02/19/2015, 02/26/2015, 03/05/2015

3. 11. 15

2/09/15 12:24:29
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 15, 2001, Buster Logan, Jr. and wife, Carolyn M. Logan, executed a Deed of Trust to W. Stewart Robison, Trustee for Jim Walter Homes, Inc., Beneficiary, which Deed of Trust is recorded in Land Deed of Trust Book 1455, at Page 83, in the office of the Chancery Clerk of Desoto County, Mississippi;

AND WHEREAS, this Deed of Trust was ultimately assigned to U.S. Bank, N.A., as trustee for Mid-State Capital Corporation 2005-1, by instrument recorded in Book 3925, at Page 17, in the office of the Chancery Clerk aforesaid;

AND WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the note and Deed of Trust having requested the undersigned Trustee so to do, I will on the 11th day of March, 2015, offer for sale at public outcry and sell during legal hours 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, at Hernando, Mississippi, for cash to the highest and best bidder, the following described land and property, situated in Desoto County, Mississippi, to-wit:

> 2.0 acres being part of the Northeast Quarter of Section 11, Township 4 South, Range 8 West, Desoto County, Mississippi and described as follows: Commencing at a 2 inch pipe located at the Northeast corner of Section 11, Township 4 South, Range 8 West. Thence South 87 degrees 19 minutes 56 seconds West, 362.41 feet along the North line of Section 11 to a half inch rebar on the North side of a 18 inch oak tree. Thence South 04 degrees 09 minutes 04 seconds East, 245.18 feet to a 3/8 inch rebar. Said point being at the Northeast corner of said 2.0 acres and the point of beginning. Thence South 86 degrees 36 minutes 39 seconds West, 463.44 feet to a 3/8 inch rebar. Thence South 03 degrees 47 minutes 57 seconds East, 33.0 feet to a metal post. Thence South 87 degrees 11 minutes 02 seconds West, 131.98 feet to a metal post. Thence South 03 degrees 26 minutes 20 seconds East, 121.01 feet to a metal post broken off at ground level. Thence North 86 degrees 38 minutes 03 seconds East, 597.1 feet to a 3/8 inch rebar. Thence North 04 degrees 09 minutes 04 seconds West, 152.94 feet to the point of beginning. Also there is a 20 foot wide ingress/egress easement across the East side of said 2.0 acres that extends to Gaines Road for access. 2.0 acres parcel and ingress/egress easement are part of that property as recorded in Deed Book 185 Page 231 of the Office of the Chancery Clerk, Desoto County, Mississippi.

I will convey only such title as is vested in me as Trustee.
WITNESS MY SIGNATURE, this, the 4th day of February, 2015.

W. Stewart Robison, Trustee

Publish: February 12, 19, 26, and March 5, 2015
Desoto Times
ROBISON & HOLMES, SOLS.

3-11-15

2/12/15 1:40:48
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 20, 2005, James R. Canterbury & Lucinda G Canterbury executed a Deed of Trust to J Patrick Caldwell, as Trustee for BancorpSouth Bank, Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 2243 at Page 793;

WHEREAS, on December 31, 2014, BancorpSouth Bank substituted James Eldred Renfroe as Trustee in the aforementioned deed of trust with this recorded in Book 3,924 at Page 375;

WHEREAS, there being a default in the terms and conditions of the Deed of Trust and entire debt secured having been declared to be due and payable in accordance with its terms, BancorpSouth Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property pursuant to its terms in order to raise the sums due, with attorney's and trustee's fees, and expenses of sale;

NOW, THEREFORE, I, James Eldred Renfroe, Trustee for said Deed of Trust, will on March 11, 2015, 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 main door of the DeSoto County Courthouse in Hernando, MS, to the highest and best bidder for cash, the following described property situated in DeSoto County, MS, to-wit:

> Lot 13, Swinnea Ridge Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Pages 50-51, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee, with no warranties.

WITNESS my signature this 5 day of February, 2015.

JAMES ELDRED RENFROE, Trustee

James Eldred Renfroe, 648 Lakeland East Drive, Ste A, Flowood MS 39232 601-932-1011

Publish: 2/17, 2/24, 3/3, 3/10

3-11-2015

CERTIFICATE OF NOTICE
SUBSTITUTED TRUSTEE'S NOTICE OF SALE

I, James Eldred Renfroe, do certify that I have, by regular U. S. Mail, postage prepaid, mailed the above and foregoing document to the last known address of James R. Canterbury & Lucinda G Canterbury, 7096 Swinnea Ridge South, Southaven MS 38671 and 7062 Swinnea Ridge South, Southaven MS 38671.

JAMES ELDRED RENFROE, Trustee

This instrument prepared by:
James Eldred Renfroe MSB#10096
648 Lakeland East Drive, Suite A
Flowood MS 39232
601-932-1011

2/17/15 10:52:27
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 2nd day of April, 2003, Betty Montgomery and Charles Montgomery, 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 NA, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1707 at Page 0203 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 NA, said Appointment of Substitute Trustee being recorded in Book 3,932 at Page 290 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Charles W. Montgomery and wife, Betty J. Montgomery; 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, the legal holder of said indebtedness, Regions Bank, successor by merger to Union Planters Bank NA, 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 11th day of March, 2015, 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 Highway 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:

3/11/15

The land lying and being situated in the City of Southaven, DeSoto County, Mississippi, described as follows, to-wit:

Lot 53, Golden Oaks Community, situated in Section 29, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, at Page 44, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and revised at Plat Book 67, Page 18.

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

WITNESS MY SIGNATURE, this the 10th day of February, 2015.

/s/ T. Frank Collins
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:
February 17, February 24, March 3 and March 10, 2015