NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

2/23/15 11:42:29
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 14, 2010, executed by MELISSA A CIARLONI-DAVIS AND AUSTIN E DAVIS, conveying certain real property therein described to RECONTRUST COMPANY N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR BANK OF AMERICA, N.A., 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 February 1, 2010, in Deed Book 3130, Page 107; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded on May 1, 2012 in the office of the aforesaid Chancery Clerk in Deed Book 3432, Page 9; and

WHEREAS, on February 2, 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 3933, Page 398; 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 **April 2, 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:

ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, BEING KNOWN AND DESIGNATED AS LOT 235, SECTION E, MAGNOLIA LAKES, LOCATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 75 PAGE 34-35, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, STATE OF MISSISSIPPI. BY FEE SIMPLE DEED FROM BRANDI C BRANNON BRIGANCE AND JASON B. BRIGANCE AS SET FORTH IN DEED BOOK 511, PAGE 361 DATED 09/30/2005 AND RECORDED 40/05/2005, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI. TAX ID: 1067353500023500

PROPERTY ADDRESS: The street address of the property is believed to be **10932 OAK LEAF 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 18th day of February, 2015.

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

4-2-2015

2/26/15 9:31:33
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29 day of July, 2005 and acknowledged on the 29th day of July, 2005, Patricia S. Clark and James P. Clark, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2272 at Page 661; and

WHEREAS, on the 27th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3347 at Page 245; and

WHEREAS, on the 5th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3936 at Page 487; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of April, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 87, Section D, Country Village West Subdivision, in Section 3, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 28, in the office of the Chancery Clerk of Desoto County, Mississippi.

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

WITNESS MY SIGNATURE, this 23rd day of February 2015.

Emily Kaye Courteau

Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

jeh/F14-1222

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4-2-15

3/11/15 2:04:57
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 30, 2006, Jeremy E. Anderson and Elizabeth Anderson, Husband and Wife executed a certain deed of trust to Christopher D. Davies, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,443 at Page 734; and

WHEREAS, said Deed of Trust was subsequently assigned to Wachovia Mortgage Corporation by instrument dated May 10, 2010 and recorded in Book 3165 at Page 244 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., successor in interest to Wachovia Mortgage Corporation has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 20, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,944 at Page 476; 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, Wells Fargo Bank, N.A 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 2, 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 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 332, Section F, Parcel 7, Central Park Neighborhood, PUD, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 82, Page 41, 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 9th day of March, 2015.

Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601)981-9299

1614 Central Trails
Southaven, MS 38671
15-011607AH

4-02-2015

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March 12, 19 and 26, 2015

3/12/15 8:46:01
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 27, 2005, Cleveland Scott, a single man, executed a certain deed of trust to Julia L. Greenfield, Esq., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Finance America, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,267 at Page 679; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes,Series 2005-2 by instrument dated February 10, 2012 and recorded in Book 3,405 at Page 231 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 28, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,941 at Page 26; 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, HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2, 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, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 2, 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 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 3, Tucker Ridge Subdivision, located in Section 12, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 80, Pages 20-22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Parcel# 2091-1201.0-00003.00

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

WITNESS MY SIGNATURE on this 3rd day of March, 2015.

Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601)981-9299

4897 Tucker Ridge
Walls, MS 38680
14-010944BE

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