

***Dave**

(Continued from page 8.)
listening to your radio show the other day. In it, you were speaking to a lady about buying a home. When you talk about mortgage payments being 25 percent or less of your take-home pay, does this figure include taxes and insurance or just principal and interest?

“house poor,” that you can’t take care of your other financial responsibilities or enjoy life.
It’s simple. You have more money when you don’t have debt. If you want to build wealth, you have to get out of the payment business. When one-third to one-half of everything you bring home is going to creditors, you have less money for other stuff—other important stuff.

Trust me, I get it. A home is a huge expense that very few people, especially those just starting out, can afford to pay for in cash. That’s why I don’t beat people up for getting a 15-year, fixed-rate mortgage. But that’s the only kind of mortgage I recom-

mend.
And yes, make sure the monthly payments are just 25 percent, or less, of your take-home pay!
—Dave

**Dave Ramsey is CEO of Ramsey*

Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

LEGAL NOTICES

NOTICE OF SUBSTITUTE TRUSTEE SALE STATE OF MISSISSIPPI COUNTY OF HOLMES WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 1, 2011, executed by FREDIE MCKAY, MAUDIE MCKAY, conveying certain real property therein described to STEWART TITLE COMPANY OF MISSISSIPPI, as Trustee, for REVERSE MORTGAGE SOLUTIONS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of Holmes County, Mississippi filed and recorded July 11, 2011, in Deed Book 2011, Page 2683 ; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Reverse Mortgage Solutions, Inc.; and WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; 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 May 30, 2019 within the lawful hours of sale between 11:00AM and 4:00PM at the north 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 Holmes County, Mississippi, to wit: THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF MISSISSIPPI, COUNTY OF HOLMES, AND IS DESCRIBED AS FOLLOWS: COMMENCE AT AN IRON PIN S 00 DEGREES 10 MINUTES 02 SECONDS W FROM THE NORTH-EAST CORNER OF SECTION 11, T13N, R1E, HOLMES COUNTY, MISSISSIPPI; THENCE S 00 DEGREES 10 MINUTES 02 SECONDS WEST 840.94 FEET TO AN IRON PIN ON A FENCE LINE AND THE POINT OF BEGINNING; THENCE SOUTH 00 DEGREES 10 MINUTES 02 SECONDS WEST 368.74 FEET, ALONG SAID LINE, TO AN IRON PIN; THENCE WEST 117.01 FEET TO AN IRON PIN ON A FENCE LINE; THENCE NORTH 00 DEGREES 08 MINUTES 19 SECONDS WEST 369.09 FEET, ALONG SAID LINE, TO A POINT ON A FENCE LINE, THENCE SOUTH 89 DEGREES 49 MINUTES 58 SECONDS EAST 118.98 FEET, ALONG SAID LINE, TO AN IRON PIN AND THE POINT OF BEGINNING CONTAINING 1.00 ACRE, MORE OR LESS IN THE NE ¼ OF SECTION 11, TOWNSHIP 13 NORTH, RANGE 1 EAST, HOLMES COUNTY, MISSISSIPPI. AND COMMENCING AT AN IRON PIN LOCATED 1078.78 FEET SOUTH 1 DEGREES, 10 MINUTES 02 SECONDS WEST OF THE NORTHEAST CORNER OF SECTION 11, TOWNSHIP 13 NORTH, RANGE 1 EAST, HOLMES COUNTY, MISSISSIPPI, AND RUN SOUTH 0 DEGREES 11 MINUTES 05 SECONDS W FOR A DISTANCE OF 11.81 FEET TO AN IRON PIN MARKING THE POINT OF BEGINNING; THENCE RUN S 0 DEGREES 11 MINUTES 05 SECONDS W FOR A DISTANCE OF 468.48 FEET TO A METAL FENCE POST; THENCE RUN S 0 DEGREES 02 MINUTES 36 SECONDS W FOR A DISTANCE OF 361.59 FEET TO AN 8 INCH FENCE POST; THENCE RUN N 89 DEGREES 43 MINUTES 38 SECONDS W FOR A DISTANCE OF 361.53 FEET TO AN IRON PIN; THENCE RUN N 0 DEGREES 10 MINUTES 02 SECONDS E FOR A DISTANCE OF 361.57 FEET TO AN IRON PIN; THENCE RUN N 0 DEGREES 10 MINUTES 02 SECONDS E FOR A DISTANCE OF 327.14 FEET TO AN IRON PIN ON THE SOUTHERN BOUNDARY OF THE EBENEZER-COXBURG ROAD; THENCE RUN ALONG SAID ROAD BOUNDARY N 68 DEGREES 52 MINUTES 09 SECONDS E FOR A DISTANCE OF 387.35 FEET TO THE POINT OF BEGINNING AND CONTAINING 6.29 ACRES, MORE OR LESS, AND BEING SITUATED IN THE E 1/2 OF THE E 1/2 OF THE NE 1/4 OF SECTION 11, T13N, R1E, HOLMES COUNTY, MISSISSIPPI. PROPERTY ADDRESS: The street address of the property is believed to be 7930 EBENEZER COXBURG RD., LEXINGTON, MS 39095. 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. 428 North Lamar Blvd, Suite 107 Oxford, MS 38655 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (404) 601-5846 PUBLISHED: 05/02/2019, 05/09/2019, 05/16/2019, 05/23/2019 Ad #155562 05/02/2019, 05/09/2019, 05/16/2019, 05/23/2019 5-2,9,16,23b

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ADMINISTRATION OF THE ESTATE OF CLAIBORNE DAVENPORT, DECEASED CIVIL ACTION, FILE NO. 18-00102

SUMMONS BY PUBLICATION
THE STATE OF MISSISSIPPI
COUNTY OF HOLMES
TO: Clyde McCain
Charlie Logan
Lola Logan
Mattie Logan
Jake Logan
Patricia Bell Tripp
Scott Bell, III
Libby Miles
Crystal Miles
Valda Jones
Dwyler Jones
Joe Logan, Jr.
Odesser Logan Gilbert
Jerry Logan
Lorenzo Logan
Katrina Davenport
Dwayne Davenport
Delexter Smallwood
Annetta Smallwood
David Wayne Smallwood
Johnny Smallwood
Earline Walton

believed to be non-residents of the State of Mississippi, who are not to be found in this state on diligent search and inquiry by Successor Executrix and whose whereabouts, place of abode, and post office address are unknown to Plaintiff after having made diligent search and inquiry to ascertain the same, but whose last known address was not believed to be in the State of Mississippi.

You have been named an heir in the Petition filed in this Court by Joyce Logan Hurley, Successor Executrix, seeking to sell real property owned by the Estate of Claiborne Davenport, Deceased.

You are summoned to appear and defend against said Petition filed against you in this action at 9:00 o'clock A.M. on the 20th day of June, 2019, at the Holmes County Chancery Courthouse, Lexington, Mississippi, and in case of your failure to appear and defend a judgment will be entered against you for the things demanded in the Petition.

You are not required to file an answer or other pleading but you may do so if you desire.

Issued under my hand and official seal of said Court, this the 13th day of May, 2019.

HENRY LUCKETT
HOLMES COUNTY
CHANCERY CLERK
By: /s/ Charlie Luckett D. C.
JIM ARNOLD
435 East Beacon Street
Philadelphia, MS 39350
Telephone: 601-656-6914
Facsimile: 601-656-6958
E-Mail: jarnoldlawoffice@att.net

5-16,23,30b

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI SKL INVESTMENTS INC PLAINTIFF VS. CAUSE NO. 18-0143 WILLIE BLUE; BRENDA JACKSON; MARY SMITH OR THE UNKNOWN HEIRS OF MARY SMITH; WILLIE LEE BROWN; THE UNKNOWN HEIRS OF TOMMIE D. WASHINGTON a/k/a TOMMIE D. BROWN; VERA J. BLUE; ESSIE M. BLUE; THE UNKNOWN HEIRS OF JOHNNY BLUE, JR.; STATE OF MISSISSIPPI; HOLMES COUNTY, MISSISSIPPI; DISTRICT ATTORNEY FOR HOLMES COUNTY, MISSISSIPPI; AND ALL OTHER PERSONS, FIRMS AND CORPORATIONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE FOLLOWING DESCRIBED LAND SOLD FOR TAXES ON AUGUST 27, 2007, PARCEL NO. 0091500700, NW ¼ OF NW ¼, SECTION 15, TOWNSHIP 14 NORTH, RANGE 1 EAST, HOLMES COUNTY, MISSISSIPPI; AND DOES 1-75, INCLUSIVE DEFENDANTS

SUMMONS
THE STATE OF MISSISSIPPI
TO: MARY SMITH OR THE UNKNOWN HEIRS OF MARY SMITH

You have been made a Defendant in the suit filed in this Court by SKL Investments, Inc., Plaintiff, seeking the Court to confirm the tax sale of property in Holmes County, Mississippi (the "Property"). Defendants other than you in this action are Willie Blue; Brenda Jackson; Willie Lee Brown; The Unknown Heirs of Tommie D. Washington A/K/A Tommie D. Brown; Vera J. Blue; Essie M. Blue; The Unknown Heirs of Johnny Blue, Jr.; State of Mississippi; Holmes County, Mississippi; District Attorney for Holmes County, Mississippi; and all other Persons, Firms and Corporations.

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Andrew Hammond, Attorney for Plaintiff, whose address is Young Wells Williams P.A., Post Office Box 6005, Ridgeland, Mississippi 39158 or 141 Township Avenue, Suite 300, Ridgeland, Mississippi 39157.

YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY (30) DAYS AFTER THE 16 DAY OF MAY 2019 WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGEMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your Response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and seal of said Court, this 8th day of May 2019.

HENRY LUCKETT,
CHANCERY CLERK,
HOLMES COUNTY,
MISSISSIPPI
BY: Charlie Luckett, D.C.
5-16,23,30b

LEGAL NOTICES

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ESTATE OF KENNY F. SMITH, SR., DECEASED CAUSE NO. 2017-0105 ANNIE LOU SMITH, PETITIONER SUMMONS BY PUBLICATION STATE OF MISSISSIPPI COUNTY OF HOLMES

TO: TO ANY AND ALL KNOWN OR UNKNOWN HEIRS AT LAW OF KENNY F. SMITH, SR., DECEASED, WHOSE NAMES, POST OFFICE AND STREET ADDRESSES ARE UNKNOWN AFTER DILIGENT SEARCH AND INQUIRY:
You have been made a Respondent in the Chancery Court of Holmes County, Mississippi, by Annie Lou Smith and Keynetta Smith, Co-Administrators of the Estate of Kenny F. Smith, Sr., Deceased, seeking a determination of the heirs-at-law of Kenny F. Smith, Sr., Deceased.
You are summoned to appear and defend against the Petition to Determine Heirs filed against you in this action at

9:00 o'clock A.M. on June 19, 2019, in the courtroom of the Honorable Robert George Clark, III, Chancellor in the Chancery Court of Madison County, Mississippi, located Canton, Mississippi, to show cause, if any, why the relief sought in said Petition should not be granted by the Court.
Failure to appear at the time and place mentioned herein may result in a judgment against you for the relief demanded in said Petition. You are not required to file an answer or other pleading, but you may do so if you wish.

ISSUED UNDER MY HAND AND SEAL OF SAID COURT, this, the 13 day of May, 2019.
HENRY LUCKETT, CLERK
HOLMES COUNTY
CHANCERY COURT
By: /s/ Charlie Luckett D.C.
DEREK L. HALL, PC
1911 Dunbarton Drive
Jackson, Mississippi 39216
Phone: (601) 202-2222
Fax: (601) 981-4717

5-16,23,30b

ADVERTISEMENT FOR BIDS

Sealed, written formal bid proposals for the following Project's bid proposals will be received by: City Clerk of the City of Durant, Mississippi, at the City Hall, 385 Mulberry Street, Durant, MS 39063 until 2:00 P.M. (Local Prevailing Time) **Tuesday, June 25, 2019**, at which time and place they will be publicly opened and read aloud.

Alterations & Addition to:
HUNTER ENGINEERING COMPANY
33814 Hunter Blvd.
Durant, MS 39063

A **Pre-Bid Conference** concerning the project will be held at the site, on **Thursday, June 13, 2019**, beginning at **10:00 A.M.** Attendance at the pre-bid conference is **non-mandatory** for those contractors desiring to submit bids on the Project. Your attendance at the pre-bid is **strongly suggested**.

The **City of Durant** reserves the right to reject any and all bids and to waive informalities, also to withhold the acceptance of any bid if approved, for forty-five (45) calendar days from the date the bids are opened.

The successful bidder must comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u). CDBG regulations governing the grant require that, to the greatest extent feasible opportunities for contracting, subcontracting, training and employment arising in connection with this CDBG project will be extended to Section 3 businesses and Section 3 residents.

Minority and Woman Owned Business Enterprises are solicited to bid on this contract as prime contractors and are encouraged to make inquiries regarding potential subcontracting opportunities, equipment, material and/or supply needs.

The **City of Durant** is an Equal Opportunity Employer, and hereby notifies all bidders will be afforded the full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, religion, sex, national origin, age, disability, sexual preference, marital or veteran status, or any other legally protected status in consideration for an award.

The successful bidder must comply with the Davis-Bacon Act which requires that all laborers and mechanics shall be paid at rates not less than those determined by the Department of Labor to be prevailing for the locality in which the project is located.

It is **NOTED** the funding for this Project is from several sources and applies to various segments of specific areas of construction. This requirement will be addressed in SECTION 01 02 70 - APPLICATION FOR PAYMENT. Specifically, the Schedule of Values will be subdivided by the items of Work which applies to the various sources of funding.

EXAMINATION OF DOCUMENTS
Plans, specifications, and contract documents are on file and open to public inspection at Brumfield, Ward & Associates, 1050 Northpark Drive, Suite C, Ridgeland MS or the CITY OF DURANT, 385 Mulberry Street, Durant, MS 39063 along with various Contractor Plan Room Service Providers.

PROCUREMENT OF DOCUMENTS
UPON REQUEST: Copies of Proposal forms, detailed specifications, drawings, and other contract documents may be obtained from:

BRUMFIELD WARD & ASSOCIATES ARCHITECTS, PA
1050 Northpark Drive, Suite C, Ridgeland MS 39157
601.982.0341 try@tcarch.com

Requestor: Please provide: **Company Name; Contact Person and Telephone; Physical Address; Email Address and Certificate of Responsibility (COR) number.**

The complete set of documents is available to potential bidders at no charge via a DropBox link. The Architect will respond with instructions to access the DropBox link.
Printed copies or documents on CD are available by contacting Micro Printing and Blueprint, Jackson, MS at (601) 355-9543 and arranging payment directly to them. Printed or CD copies are not required to be returned, and payment to the printer is non-refundable. An estimated cost of **\$150.00**, is required for full-size documents.

Bid documents are On File at the following locations:
Associated Builders & Contractors
4200 Old Brandon Road
Jackson MS 39232

5-16,23b

LEGAL NOTICES

FND-DPT	DEPARTMENT NAME	DEPT TOTAL
	HOLMES CO BD OF SUPERVISORS CLAIMS SUMMARY FOR: 4/2019 FOR THE PERIOD ENDED APRIL 30, 2019	
001-000	GENERAL COUNTY PAYROLL	275615.90
001-100	BOARD OF SUPERVISORS	171003.54
001-101	CHANCERY CLERKS DEPT	3195.77
001-102	CIRCUIT CLERKS DEPT	4112.56
001-105	ASSESSOR/TAX COLLECT	4573.15
001-122	PURCHASING ADM DEPT	1408.02
001-151	MAINT OF BLDG & GROUP	39798.93
001-152	DATA PROCESSING DEPT	2431.00
001-154	VETERAN SERVICE OFFICE	1032.00
001-160	CHANCERY COURT	6069.65
001-161	CIRCUIT COURT	14688.90
001-163	JUVENILE COURT	811.98
001-165	LUNACY COURT	450.00
001-166	JUSTICE COURT	11895.02
001-167	CORONER	8406.22
001-168	DA SPACE RENTAL	600.00
001-169	CO PROSECUTING ATTY	600.00
001-180	ELECTIONS	854.25
001-200	SHERIFF'S DEPARTMENT	55964.42
001-240	EMER MEDICAL SERVICE	19000.00
001-262	CONSTABLES	129.00
001-341	WASTE TIRE GRANT	4985.50
001-420	HEALTH CENTERS	5000.00
001-440	MENTAL HEALTH	2233.33
001-450	WELFARE ADMINISTRATION	3788.75
001-452	COUNCIL ON AGING	4625.00
001-458	ATTORNEYS FOR PAUPER	8055.56
001-459	PROTECTIVE CHILD CARE	22.00
001-631	COUNTY EXTENSION SER	4407.96
001-669	NORTH CEN PLAN/DEV D	10000.00
001-675	ADV COUNTY RESOURCES	500.00
001-686	INDUST PARK UTILITIES	4338.29
012-172	DRUG COURT FUND	4333.84
013-000	AOC DRUG/DUI FUND	5017.14
013-172	AOC DRUG/DUI FUND	2461.04
025-163	YOUTH COURT REFEREE EXPENSE	987.92
032-000	VICTIMS OF CRIME ACT GRANT	14925.39
096-000	REAPPRAISAL OF PROPERTY P/R	15679.94
096-153	REAPPRAISAL OF PROPERTY	6821.64
097-000	911 ENHANCED FUND	3731.97
097-265	911 ENHANCED FUND	7887.44
101-690	ECONOMIC DEVELOPMENT	45.00
104-131	LAW LIBRARY	2904.10
105-000	SOLID WASTE PAYROLL	18588.35
105-340	SOLID WASTE - EXPENSES	32936.51
105-351	LEASE PURCHASE GARBAGE TRUCKS	4611.45
106-000	FIRE PROTECTION/TAX PAYROLL	832.57
106-251	FIRE PROTECTION/TAX	4084.81
122-233	TRI-AD EXPENSES	330.67
124-000	HHR CANTEEN FUND	3673.49
151-301	DISTRICT 1 EXPENSES	28546.43
151-311	LEASE PAYMENT DUMP TRUCK	1509.00
151-321	DISTRICT ONE LEASE PAYMENT	1744.50
152-302	DISTRICT 2 EXPENSES	16241.38
152-332	DISTRICT 2 LEASE PAYMENT	1448.70
152-362	DISTRICT 2 LEASE PAYMENT	1730.19
152-372	LEASE PURCHASE MOTOR GRADER	1730.19
153-303	DISTRICT 3 EXPENSES	25737.85
153-313	DISTRICT 3 LEASE PAYMENT	1509.01
153-323	DISTRICT 3 LEASE PAYMENT	1551.40
153-353	DISTRICT 3 LEASE PAYMENT	1744.50
154-304	DISTRICT 4 EXPENSES	13471.42
154-314	DISTRICT 4 LEASE PAYMENT	1648.32
154-334	DISTRICT 4 LEASE PAYMENT	1448.71
155-305	DISTRICT 5 EXPENSES	35159.62
155-315	DISTRICT 5 LEASE PAYMENT	1509.03
155-325	DISTRICT 5 LEASE PAYMENT	1205.58
155-345	DISTRICT 5 LEASE PAYMENT	1648.32
161-000	DIST 1 B&C PAYROLL	16109.88
161-301	DIST 1 BRIDGE & CULVERT	3841.90
161-311	DISTRICT 1 LEASE PAYMENT	917.29
161-341	DISTRICT 1 LEASE PAYMENT	880.54
162-000	DIST 2 B&C PAYROLL	16114.96
162-302	DIST 2 BRIDGE & CULVERT	11062.98
162-332	LEASE PURCHASE JD TRACTOR	930.84
163-000	DIST 3 B&C PAYROLL	16389.36
163-303	DIST 3 BRIDGE & CULVERT	150.00
163-323	LEASE PURCHASE JD TRACTOR/BOOM	1069.56
163-363	LEASE PURCHASE MOTOR GRADER	1481.49
164-000	DIST 4 B&C PAYROLL	21891.28
164-314		1190.54
165-000	DIST 5 B&C PAYROLL	12757.98
165-305	DIST 5 LEASE PAYMENT	3937.63
165-335		1153.12
172-342	STATE AID ENGINEER	6701.33
200-800	PRINCIPAL DEBT	3050.27
304-100	CONSTRUCTION FUND	22860.48
402-000	HRRCF PAYROLL	119726.27
402-220	EXPENSES	105850.82
650-000	ASSESSMENT CLEARING	67285.25
654-000	REGIONAL LIBRARY	20063.45
664-000	CONSTABLES	3395.00
690-000	HOLMES COMMUNITY COLLEGE	22.15
691-000	HOLMES COMMUNITY COLLEGE IMP	23.03
698-000	GENERAL CLEARING ACCOUNT	416.19
	*** TOTAL DISBURSEMENTS ***	1399307.71

THIS IS A SUMMARY OF EXPENDITURES FOR APRIL, 2019 LISTING THE TOTAL DISBURSEMENTS BY EACH DEPARTMENT. A COMPLETE LIST OF ALL EXPENDITURES REPRESENTING THESE TOTALS IS RECORDED IN SUPERVISORS DOCKET AND IS OPEN FOR PUBLIC INSPECTION IN THE CHANCERY CLERKS OFFICE DURING REGULAR HOURS.

CLERK OF THE BOARD

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