

# Holmes Community College announced President's and Dean's List

Academic and technical students with exemplary quality point averages are recognized at the end of the fall and spring semesters by being named to the President's or Dean's list. To be eligible for such recognition a student must be enrolled in at least twelve semester hours. To be placed on the President's List, a student must have a grade point average

of 3.7 to 4.0 while a Dean's List student must have a grade point average of 3.4 to 3.69.

Students to both lists have been named following the 2021 Fall Semester at Holmes Community College.

### President's List Goodman

Jesse Burton, Victor Nolden, Lakesia Smart  
Lexington

Landry Gardner, Kelsey Gilmore, Rayford Jefferson, Cameron Martin  
Pickens

Christian Westbrook  
Tchula  
Bianca Garnett  
West  
Cameron Keys  
Dean's List  
Goodman

Miranda Ahner, Ta'Skyaa Brown, La'Kenya Jackson, Stefan McKibben  
Lexington

Pearce Edwards, Livi Howell, Micheal Nelson  
Pickens

Chi'Keidreya Parker  
West  
Madison Pickett

CLASSIFIEDS

## Lexington Apartments

**3843 Rathell Road**

**Lexington, MS 39095**

**Now Accepting Applications**

**(Rent Based on Income)**

**Call or Come By**

**For More Information**

**662-834-1120**

**Rural Development Financed**

*This institution is an equal opportunity provider and employer.*

# LEGAL NOTICES

### NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on February 23, 2011, Ronald Clark, executed a deed of trust to Michael Lyon, Trustee for the benefit of One Reverse Mortgage, LLC, which deed of trust is recorded in Deed of Trust Book 2011 at Page 1214 in the Office of the Chancery Clerk of the County of Holmes, State of Mississippi; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment dated June 12, 2018 and recorded July 19, 2018 in the Office of the aforesaid Chancery Clerk in Book 2018 at Page 2484; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on November 1, 2021, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of February 3, 2022 is \$212,279.92; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in us by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C 3751 et seq., by 24 CFR Part 27, subpart B, and by the Secretary's designation of us as Foreclosure Commissioner, recorded on November 17, 2021 in Misc. Book 2021 at Page 604, notice is hereby given that on February 3, 2022, between the hours of 9 am and 4 pm local time, all real and personal property at or used in connection with the following described premises, ("Property"), will be sold at public auction to the highest bidder:

Tax Id Number(s): 016-26-026.00  
Land situated in the County of Holmes in the State of MS:

Lots 379 & 382 in Lexington, Mississippi, less that part of Lot 379 South of Highway 12 sold to Peaster Tractor, containing 1-1/2 acres, more or less and being in the SW 1/4 of Section 26, Township 15 North, Range 2 East Holmes County, Mississippi; and being formerly within the old corporate limits of Lexington; and being the same property conveyed to David Clark by deed from Walter Rimpson and Lanelle Rimpson, dated October 16, 1997 and recorded in Deed Book 206 at Page 499 of the land records of Holmes County, Mississippi.

Commonly known as: 20171 Highway 12, Lexington, MS 39095

The sale will be held at the North front door of the County Courthouse at Lexington, County of Holmes, Mississippi.

The Secretary of Housing and Urban Development will bid \$212,279.92.

There will be no proration of taxes, rents

or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$21,227.99 in the form of a Certified or Cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$21,227.99 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. The amount, like the bid deposits, must be delivered in the form of a Certified or Cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00 paid in advance. The extension fee shall be in the form of a Certified or Cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD Representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered

to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is \$212,279.92 as of February 3, 2022, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner, for recording documents, a commission for the Foreclosure Commissioner and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by Certified or Cashier's Check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner.

Dated: December 30, 2021  
Underwood Law Firm PLLC  
FORECLOSURE  
COMMISSIONER  
By: Andrew R. Wilson,  
Member  
Control# Clark, Ronald/NOVAD  
1-13,20,27b

### IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ESTATE OF CHRISTINE REDMOND CRAYTON, DECEASED CAUSE NO.: 20-127 BRYANT CRAYTON, PETITIONER NOTICE TO CREDITORS

Letters of Administration having been granted on the 30<sup>th</sup> day of November, 2021, by the Holmes County Chancery Court, Lexington, Mississippi in the Cause No. 20-127 to the undersigned on the Estate of Christine Redmond Crayton, deceased, notice is hereby given to all persons having claims against the estate of the deceased to present the same to the Clerk of the said Court of probate and registration, according to law, within ninety (90) days from the first publication of this Notice or they will be forever barred.

THIS, 17<sup>th</sup> day of December, 2021.  
/s/ Bryant Crayton  
BRYANT CRAYTON,  
ADMINISTRATOR OF  
ESTATE OF CHRISTINE  
REDMOND CRAYTON,  
DECEASED

Submitted by:  
/s/ Alton E. Peterson  
ALTON E. PETERSON, MSB # 99222  
THE PETERSON LAW GROUP, PLLC.  
ATTORNEY AT LAW  
269 EAST PEARL STREET  
JACKSON, MISSISSIPPI 39201  
TELEPHONE: (601) 354-4747  
1-6,13,20b

Please  
submit  
all legal  
notices to  
heraldlegals  
@gmail.com

**Don't be in the dark!**  
Keep up with the latest news with a subscription to the  
*Holmes County*  
**HERALD**



## SUBSCRIPTION RATES

**Inside Holmes County ..... \$35.00**  
**In Mississippi ..... \$40.00**  
**Outside Mississippi ..... \$50.00**

Senior Citizens (60 or older)  
Take \$1.00 off the above rates.

### To Subscribe, mail with your check to:

Holmes County Herald  
P.O. Box 60  
Lexington, MS 39095.

Please enter a subscription to the Holmes County Herald to the following:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State & Zip \_\_\_\_\_

Amount enclosed \$ \_\_\_\_\_

(Checks Only, No Cash)

### NOW EAR THIS

By Mary Jersey

1	2	3	4	5	6	7	8	9	10	11	12	13			
G	A	S	P	S	T	A	C	K	S	T	A	B			
14	A	N	T	E	15	P	E	C	A	N	16	C	I	T	E
17	G	N	A	T	18	A	N	I	S	E	19	A	M	O	R
20	R	E	A	R	E	D	H	E	22	R	R	I	N	G	
23	D	E	F	R	O	S	T	S	25	H	E	N	C	E	
26	O	R	I	O	L	E	S	27	S	M	I	D	G	E	N
29	H	I	S	S	30	I	R	O	N						
31	C	H	E	S	E	A	R	S	B	O	A	R	D		
38	T	A	L	K	39	T	E	E	M						
41	S	U	N	S	E	T	S	45	P	S	A	L	T	E	R
48	U	N	I	T	E	49	B	E	A	R	A	R	M	S	
50	D	R	E	A	R	51	M	A	R	T	I	N	I		
53	D	I	C	K	54	M	E	S	S	55	T	E	T	E	
58	E	P	E	E	59	C	L	A	I	R	60	I	V	A	N
61	N	E	S	S	62	A	T	L	A	S	63	S	E	N	D