

2928 Churchwell

PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

\* RETURN TO:  
Kairos Enterprises, LLC  
1761 Dancy Blvd  
Horn Lake, MS 38637  
901-497-4863

Grantor:  
Bradley P. Jones  
P.O. Box 400  
Brandon, MS 39043  
(601) 825-9508

Grantee:  
Kairos Enterprises, LLC  
1761 Dancy Blvd  
Horn Lake, MS 38637  
901-497-4863

Vericrest Financial, Inc./ Armstrong  
INDEXING INSTRUCTIONS:

Lot 233, Section F1, Wellington Square  
Subdivision, DeSoto County, MS 27-1-8 Plat Book 63 Page 20

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on the 3rd day of May, 2004, William Armstrong and Ann M. Armstrong, executed a Deed of Trust to Swafford and Hays, Trustee for the use and benefit of Homeowners Loan Corp., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1987 at Page 34 thereof; and

A&E #11-00527

WHEREAS, said Deed of Trust was assigned to Wells Fargo Delaware Trust Company, N.A. as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3451 at Page 282 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted Bradley P. Jones, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3451 at Page 284 thereof, the said Bradley P. Jones, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness 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, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust 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; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto Times Tribune, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: July 3, 2012, July 10, 2012, July 17, 2012, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 2nd day of July, 2012, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 24th day of July, 2012, at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

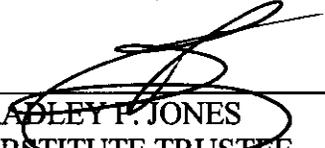
Situated in the City of Horn Lake, DeSoto County, State of Mississippi and being more particularly described as follows: Lot 233, Section F1, Wellington Square Subdivision and Zoning regulations in effect in DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

27-1-8

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Kairos Enterprises, LLC, bidding the sum of Forty-Four Thousand Nine Hundred Ninety-Eight and 00/100 Dollars (\$44,998.00) for all of the above-described property and said property was struck off to Kairos Enterprises, LLC, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Forty-Four Thousand Nine Hundred Ninety-Eight and 00/100 Dollars (\$44,998.00), cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to Kairos Enterprises, LLC, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 2<sup>nd</sup> day of August, 2012.

  
\_\_\_\_\_  
BRADLEY P. JONES  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BRADLEY P. JONES, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 2<sup>nd</sup> day of August, 2012.

  
\_\_\_\_\_  
NOTARY PUBLIC



AFFP

11-00527/Armstrong

# Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI }  
COUNTY OF DESOTO } SS

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

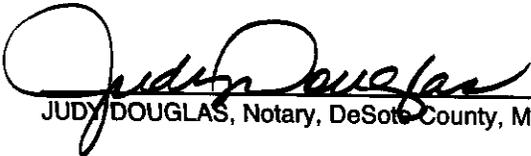
July 03, 2012, July 10, 2012, July 17, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

  
\_\_\_\_\_  
Clerk

Subscribed to and sworn to me this 17th day of July 2012.

  
\_\_\_\_\_  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00002381 00012461

Adams & Edens  
P.O. Box 400  
Brandon, MS 39043

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 3rd day of May, 2004, William Armstrong and Ann M. Armstrong, executed a Deed of Trust to Swafford and Hays, Trustee for the use and benefit of Homeowners Loan Corp., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1987 at Page 34 thereof; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Delaware Trust Company, N.A. as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3451 at Page 282 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3451 at Page 284, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 24th day of July, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Situated in the City of Horn Lake, DeSoto County, State of Mississippi and being more particularly described as follows: Lot 233, Section F1, Wellington Square Subdivision and Zoning regulations in effect in DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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.

WITNESS my signature, on this the 21st day of June, 2012.

BRADLEY P. JONES  
SUBSTITUTE TRUSTEE

PREPARED BY:  
ADAMS & EDENS  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #11-00527  
PUBLISH: 07/03/2012, 07/10/2012, 07/17/2012

