

\* Please return to:  
This instrument prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

Grantee's Address:  
Wells Fargo Bank, NA  
C/o Wells Fargo Bank, NA  
2051 Killebrew Drive, Suite 220  
Bloomington, Minnesota 55425  
(952) 562-1799

Grantor's Address:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

**Indexing Instructions: Lot 163, Section "C", Ross Pointe PUD, Section 2, Township 2 South, Range 8 West, DeSoto County, MS PB 54 PG 10-11**

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on June 23, 2006, James A. Richardson and Brittney Richardson executed a Deed of Trust to Arnold Weiss, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for Pulaski Mortgage Company, which Deed of Trust is recorded in Book 2,504 at Page 526, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA, as evidenced by an Assignment and Transfer of Lien filed on September 29, 2011, and recorded in Book 3,347 at Page 254, in the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid Wells Fargo Bank, NA, the holder of said Deed of Trust and the Note secured thereby, substituted Floyd Healy as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,503 at Page 451; 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, and the legal holder of said indebtedness, Wells Fargo 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 for the purpose of raising the sums due thereunder, together with the attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale and required by the terms of said Deed of Trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), on the 28th day of November, 2012, at public outcry offered the hereinafter described property for sale at the East front door of the DeSoto County Courthouse in Hernando, Mississippi;

WHEREAS, at such sale, Wells Fargo Bank, NA bid the sum of \$125,462.61; and

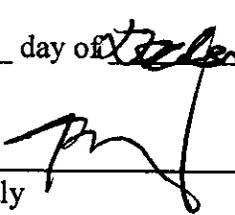
WHEREAS, said bid by Wells Fargo Bank, NA was the highest bid;

NOW, THEREFORE, I, Floyd Healy, Substituted Trustee, in consideration of the sum of \$125,462.61, do hereby sell and convey unto Wells Fargo Bank, NA, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

LOT 163, SECTION "C", ROSS POINTE PUD, LOCATED IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 54, PAGE 10-11 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

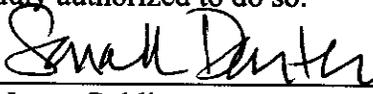
More commonly known as: 5424 Woodchase Drive, Southaven, Mississippi 38671

WITNESS MY SIGNATURE, this, the 12 day of December 2012.

  
\_\_\_\_\_  
Floyd Healy  
SUBSTITUTED TRUSTEE

State of ARKANSAS  
County of PULASKI

Personally appeared before me, the undersigned authority in and for said county and state, on this 12<sup>th</sup> day of December, 2012, the within named Floyd Healy, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

  
\_\_\_\_\_  
Notary Public

My commission expires:  
10/10/2022



# 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:

November 06, 2012, November 13, 2012, November 20, 2012, November 27, 2012

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

SIGNED:

*Diane Smith*  
\_\_\_\_\_  
Clerk

Subscribed to and sworn to me this 27th day of November 2012.

*Jimmie Lou Sparks*  
\_\_\_\_\_  
JIMMIE LOU SPARKS, Notary, DeSoto County,

My commission expires: June 02, 2013

00003690 00016182

Marinosci Law Group, P.C.  
1405 North Pierce  
Suite 306  
Little Rock, AR 72207



NOTICE OF SUBSTITUTED TRUSTEE'S SALE  
STATE OF MISSISSIPPI )  
COUNTY OF DESOTO )

WHEREAS, on June 23, 2006, James A. Richardson executed a promissory note payable to the order of Pulaski Mortgage Company; and WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated June 23, 2006, executed by James A. Richardson and Brittney Richardson and being recorded in Book 2,504 at Page 526 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to Mortgage Electronic Registration Systems, Inc., solely as nominee for Pulaski Mortgage Company, as Beneficiary, the hereinafter described property, and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA, by an Assignment filed of record on September 29, 2011 and recorded in Book 3,347 at Page 254 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold Weiss, the same having been recorded in Book 3,503 at Page 451 of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 28th day of November, 2012, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East Front door of the DeSoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 163, Section "C", Ross Pointe PUD, located in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 54, Page 10-11 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 163, Section "C", Ross Pointe PUD, Section 2, Township 2 South, Range 8 West, DeSoto County, MS.

More commonly known as: 5424 Woodchase Drive, Southaven, Mississippi 38671 Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 2nd day of November, 2012.

Floyd Healy  
Substituted Trustee

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Insertion Dates:  
November 6, 2012; November 13, 2012; November 20, 2012; and November 27, 2012.