

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

*RETURN TO:* ✓  
*ADAMS & EDENS*  
*Foreclosure Department*  
*A Professional Association*  
*POST OFFICE BOX 400*  
*BRANDON, MISSISSIPPI 39043*  
*(601) 825-9508*

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

**Grantee:**  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg, OH 45342  
937-910-1200

**PNC Bank/ Rickert**  
**INDEXING INSTRUCTIONS:**  
Lot 2829, Section N, Southaven West S/D,  
Section 26, T1S, R8W, DeSoto County, MS  
PB 5 PG 8-9

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on the 23rd day of July, 2004, Jennifer A. Rickert, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co. , 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 2036 at Page 268 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 3526 at Page 421 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: December 18, 2012, December 25, 2012, January 1, 2013, 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 17th day of December, 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 8th day of January, 2013, 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:

Lot 2829, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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 PNC Bank N.A., bidding the sum of Seventy-Nine Thousand Twenty-Three and 58/100 Dollars (\$79,023.58) for all of the above-described property and said property was struck off to PNC Bank N.A., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Seventy-Nine Thousand Twenty-Three and 58/100 Dollars (\$79,023.58), cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to PNC Bank N.A., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 8<sup>th</sup> day of January, 2013.



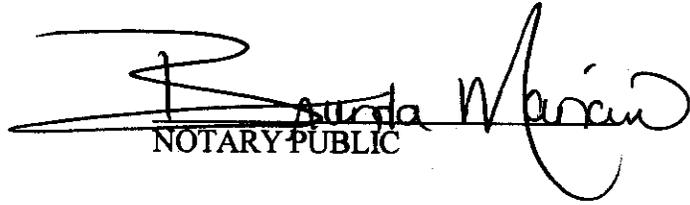
BRADLEY P. JONES  
SUBSTITUTE TRUSTEE

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 8<sup>th</sup> day of January, 2013.

  
NOTARY PUBLIC

My Comm



AFFP

12-02406/Rickert

# Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS  
COUNTY OF DESOTO }

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 DeSoto County, Mississippi, that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

December 18, 2012, December 25, 2012, January 01, 2013

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

SIGNED:

*Diane Smith*  
Clerk

Subscribed to and sworn to me this 1st day of January 2013.

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 23rd day of July, 2004, Jennifer A. Rickert, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co. , 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 2036 at Page 288 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 3526 at Page 421 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, 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 8th day of January, 2013, 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:

Lot 2829, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

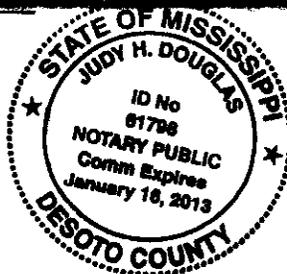
Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 11th day of December, 2012.

BRADLEY P. JONES  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #12-02406  
PUBLISH: 12/18/2012, 12/25/2012, 01/01/2013

*Judy Douglas*  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013



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

*Exhibit A*