

**SUBSTITUTE TRUSTEE'S DEED  
INDEXING INSTRUCTIONS**

**Lot 2305, Section K, Southaven West S/D, Desoto County, Mississippi**

**STATE OF MISSISSIPPI  
COUNTY OF Desoto**

**WHEREAS**, on the 20th day of June, 2001, Wayne A. Harris and his wife Joan M. Harris, executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for National City Mortgage Co., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1356 at Page 83; and

**WHEREAS**, by various assignments on record said Deed of Trust was ultimately assigned to Bank of New York as Trustee for the Certificate Holders of Asset-Backed Certificates, Series 2003-3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1982 at Page 167; and

**WHEREAS**, on the 4th day of May, 2004, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1982 at Page 168; and

**WHEREAS**, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

**WHEREAS**, I, Emily Kaye Courteau, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 11th day of May, 2004, by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the Desoto County Courthouse and by publishing said Notice in the Desoto Times Today for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 16th day of June, 2004, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door of the Desoto County Courthouse at Hernando, Mississippi; and

**WHEREAS**, I, Emily Kaye Courteau, Substitute Trustee, did on the 16th day of June, 2004, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door of the Desoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 2305, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Page 4, in the office of the Chancery Clerk of Desoto County, Mississippi.

**WHEREAS**, at said sale **Bank of New York as Trustee for the Certificate Holders of Asset-Backed Certificates, Series 2003-3** was the highest bidder and best bidder, therefore, for the sum of **\$90,412.92** and the same was then and there struck off to **Bank of New York as Trustee for the Certificate Holders of Asset-Backed Certificates, Series 2003-3** and it was declared the purchaser thereof; and

**WHEREAS**, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

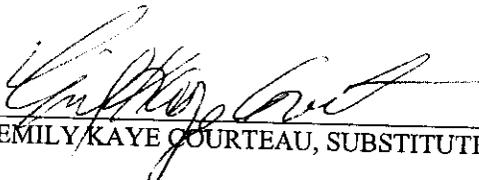
**NOW, THEREFORE**, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of **\$90,412.92** do hereby convey the above described property to **Bank of New York as Trustee for the Certificate Holders of Asset-Backed Certificates, Series 2003-3**.

I convey only such title as is vested in me as Substitute Trustee.  
JH/F04-0163

SS  
STATE MS.-DESOTO CO.  
JUN 25 10 24 AM '04

BK 475 PG 314  
CHANCERY CLERK

WITNESS MY SIGNATURE, this the \_\_\_\_\_ day of \_\_\_\_\_ 2004.

  
EMILY KAYE COURTEAU, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the \_\_\_\_\_ day of \_\_\_\_\_, 2004, the within named EMILY KAYE COURTEAU, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



\_\_\_\_\_  
AT DEATH  
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:  
  
2309 OLIVER RD.  
MONROE, LA 71201  
  
318-330-9020

GRANTEE:  
Bank of New York as Trustee for the  
Certificateholders of asset-backed  
certificates, Series 2003-3  
7105 Corporate Drive  
Plano, TX 75029  
800-669-0102

THIS DOCUMENT WAS PREPARED BY:

EMILY KAYE COURTEAU  
2309 OLIVER RD.  
MONROE, LA 71201  
318-330-9020



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE  
STATE OF MISSISSIPPI  
COUNTY OF Desoto

WHEREAS, on the 20th day of June, 2001, Wayne A. Harris and his wife Joan M. Harris, executed and delivered a certain Deed of Trust unto Michael L. Riddle, Trustee for National City Mortgage Co., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1356 at Page 83; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of New York as Trustee for the Certificate Holders of Asset-Backed Certificates, Series 2003-3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1982 at Page 167; and

WHEREAS, on the 4th day of May, 2004, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1982 at Page 168; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of June, 2004, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the Desoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in Desoto County, Mississippi, to-wit:

Lot 2305, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Page 4, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of May, 2004.  
EMILY KAYE COURTEAU  
SUBSTITUTE TRUSTEE  
2309 OLIVER ROAD  
MONROE, LA 71201  
(318) 330-9020  
7956 Charleston Drive  
JH/FD4-0163

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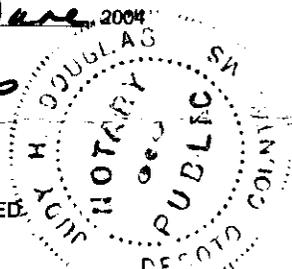
- Volume No. 109 on the 19 day of May, 2004
- Volume No. 109 on the 26 day of May, 2004
- Volume No. 109 on the 2 day of June, 2004
- Volume No. 109 on the 9 day of June, 2004
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2004

Lisa Fuller

Sworn to and subscribed before me, this 9 day of June, 2004

BY Judy M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2005  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED.



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- B. 3 subsequent insertions of 1023 words @ .10 \$ 102.30
- C. Making proof of publication and depositing to same \$ 3.00

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