

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 181, Sec. C, The Highlands At North Creek, in Sec 17, T-1-S, R-8-W, DeSoto Co., MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 14th day of December, 2001, Paula Michelle Matthews and Husband, Carlton Matthews, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Pulaski Mortgage Company, 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 1431 at Page 633; 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 CWMB Series 2004-R1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2016 at Page 299; and

WHEREAS, on the 14th day of April, 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 1968 at Page 734 and re-recorded in Book 2016 at Page 301; 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 30th day of June, 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 5th day of August, 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 5th day of August, 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 181, Section C, The Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 5, 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 CWMB Series 2004-R1** was the highest bidder and best bidder, therefore, for the sum of **\$107,848.25** and the same was then and there struck off to **Bank of New York, As Trustee For The Certificate Holders of CWMB Series 2004-R1** 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 **\$107,848.25** do hereby convey the above described property to **Bank of New York, As Trustee For The Certificate Holders of CWMB Series 2004-R1**.

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

CR/F04-0707

SS STATE MS. - DESOTO CO.
CLK.

AUG 11 10 17 AM '04

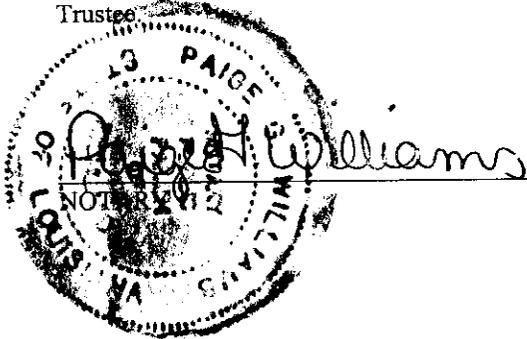
479 PG 376
CHANCERY CLK.

WITNESS MY SIGNATURE, this the 5th day of August 2004.

Emily Kaye Courteau
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 5th day of August, 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 CWMBS Series 2004-R1
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

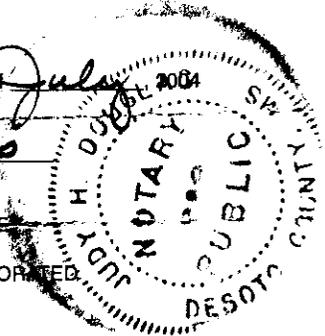
Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication 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 14th day of December, 2001, ~~the undersigned~~ Michelle Matthews and ~~her husband~~, Carlton Matthews, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Pulaski Mortgage Company, 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 1431 at Page 633; 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 CWMB Series 2004-R1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2016 at Page 299; and
 WHEREAS, on the 14th day of April, 2004, ~~the undersigned~~ 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 1968 at Page 734 and re-recorded in Book 2016 at Page 301; 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 5th day of August, 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 181, Section C, The Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 5, 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 30th day of June, 2004.
 /s/ EMILY KAYE COURTEAU
 SUBSTITUTE TRUSTEE
 2309 OLIVER ROAD
 MONROE, LA 71201
 (318) 330-9020
 9166 Kirkwood Ln.
 CR/F04-0707
 PUBLISH: 7/8/04, 7/15/04, 7/22/04, 7/29/04

- Volume No. 109 on the 8 day of July, 2004
- Volume No. 109 on the 15 day of July, 2004
- Volume No. 109 on the 22 day of July, 2004
- Volume No. 109 on the 29 day of July, 2004
- Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 29 day of July, 2004
 BY Judy N. Derugas



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

A. Single first insertion of 348 words @ .12 \$ 41.76
 B. 3 subsequent insertions of 1044 words @ .10 \$ 104.40
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 149.16

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229