

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 49, Section A, Brook Hollow S/D, Sec. 24, T-1-S, R-8-W, Desoto Co., MS.

**STATE OF MISSISSIPPI
COUNTY OF Desoto**

WHEREAS, on the 3rd day of April, 1996, Vincent D. Smith, Unmarried, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for FT Mortgage Companies, D/B/A First Tennessee Mortgage Co., Inc., 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 821 at Page 216; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York, As Trustee for the Certificateholders of the reperforming Loan Remic Trust Certificates, Series 2003-R3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2041 at Page 435; and

WHEREAS, on the 3rd day of June, 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 2003 at Page 626 and re-recorded in Book 2041 at Page 436; 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 August, 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 15th day of September, 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 15th day of September, 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 49, Section A, Brook Hollow Subdivision, located in Section 24, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof of record in Plat Book 7, Page 8, in the Chancery Court Clerk's Office of Desoto County, Mississippi.

WHEREAS, at said sale **The Bank of New York, as Trustee for the Certificateholders of the Reperforming Loan Remic Trust Certificates, Series 2003-R3** was the highest bidder and best bidder, therefore, for the sum of **\$62,080.05** and the same was then and there struck off to **The Bank of New York, as Trustee for the Certificateholders of the Reperforming Loan Remic Trust Certificates, Series 2003-R3** 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 **\$62,080.05** do hereby convey the above described property to **The Bank of New York, as Trustee for the Certificateholders of the Reperforming Loan Remic Trust Certificates, Series 2003-R3.**

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

WITNESS MY SIGNATURE, this the 15th day of September 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 15th day of September, 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.


Paige Williams
NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

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

GRANTEE:

The Bank Of New York, As Trustee For The
Certificateholders Of The Reperforming Loan
Remic Trust Certificates, Series 2003-R3
7105 Corporate Drive
Plano, TX 75029
1-800-669-0102

THIS DOCUMENT WAS PREPARED BY:

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



STATE MS.-DE SOTO CO.
SEP 24 11 27 AM '04

PROOF OF PUBLICATION

BK 482 PG 706
J.E. DAVIS CH. CLK.

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 3rd day of April, 1996, Vincent D. Smith, Unmarried, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for FT Mortgage Companies, D/B/A First Tennessee Mortgage Co., Inc., 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 821 at Page 216; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York, As Trustee for the Certificateholders of the reperforming Loan Remic Trust Certificates, Series 2003-R3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2041 at Page 435; and

WHEREAS, on the 3rd day of June, 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 2003 at Page 626 and re-recorded in Book 2041 at Page 436; 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 15th day of September, 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 49, Section A, Brook Hollow Subdivision, located in Section 24, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof of record in Plat Book 7, Page 8, in the Chancery Court Clerk's Office 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 August, 2004.
/s/ EMILY KAYE COURTEAU
SUBSTITUTE TRUSTEE
2309 OLIVER ROAD
MONROE, LA 71201
(318) 330-9020
KB/F04-0599
PUBLISH: 8-18-04/ 8-25-04/ 8-1-04/ 9-8-04

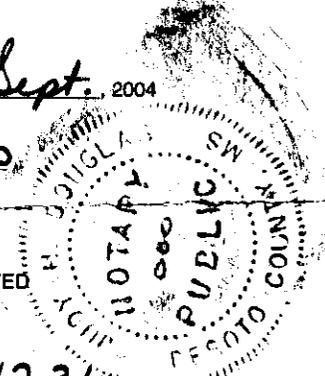
- Volume No. 109 on the 18 day of Aug., 2004
- Volume No. 109 on the 25 day of Aug., 2004
- Volume No. 109 on the 1 day of Sept., 2004
- Volume No. 109 on the 8 day of Sept., 2004
- Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 8 day of Sept., 2004

BY Judy H. 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 1059 words @ .10 \$ 105.90
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