

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

**Lot 103, Gardens of Greenbrook S/D, Section 30, T-1-S, R-7-W, DeSoto County,
Mississippi**

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 3rd day of September, 2003, Pearl Elizabeth Clark, Unmarried, executed and delivered a certain, Deed of Trust unto Stewart Title Guaranty Company, Trustee for Mortgage Electronic Registration Systems, 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 1831 at Page 0610; and

WHEREAS, on the 23rd day of July, 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 2036 at Page 605; 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 19th day of November, 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 January, 2005, 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 January, 2005, 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 103, Gardens of Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat of record in Plat Book 44, Page 25, in Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Pearl Elizabeth Clark, an unmarried person, in Warranty Deed filed for record February 26, 1999 at Book 348, Page 103 from Alvin Lee Heffner and wife, Misty Kay Taylor Heffner as shown in the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, at said sale Mortgage Electronic Registration Systems, Inc. was the highest bidder and best bidder, therefore, for the sum of \$77,555.00 and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., has requested transfer and assignment of its bid to Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to Secretary of Veterans Affairs, an Officer of the United States of America and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Mortgage Electronic Registration Systems, Inc., as the highest and best bidder, to Secretary of Veterans Affairs, an Officer of the United States of America, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto **Secretary of Veterans Affairs, an Officer of the United States of America** the land and property herein described.

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

ES/F04-1164

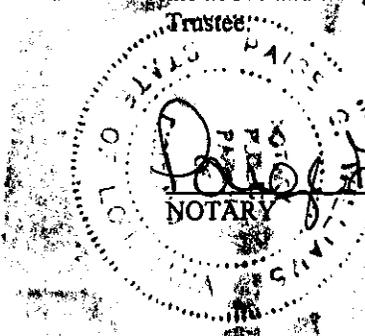
WITNESS MY SIGNATURE, this the 5th day of January 20015



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 January, 20015, the within named EMILY KAYE COURTEAU, Substitute Trustee, who acknowledged that she executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.





NOTARY
37808

AT DEATH

MY COMMISSION EXPIRES

ADDRESSES:

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

GRANTEE:
Secretary of Veterans Affairs
PO Box 1437
St. Petersburg, FL 33731
727-319-7200

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

Diane Smith 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 September, 2003, Pearl Elizabeth Clark, Unmarried, executed and delivered a certain Deed of Trust unto Stewart Title Guaranty Company, Trustee for Mortgage Electronic Registration Systems, 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 1831 at Page 0610; and

WHEREAS, on the 23rd day of July, 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 2036 at Page 606; 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 to do, on the 5th day of January, 2005, 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 103, Gardens of Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat of record in Plat Book 44, Page 25, in Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Pearl Elizabeth Clark, an unmarried person, in Warranty Deed filed for record February 26, 1999 at Book 348, Page 103 from Alvin Lee Heffner and wife, Misty Kay Taylor Heffner as shown in the Chancery 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 19th day of November, 2004.

EMILY KAYE COURTEAU
SUBSTITUTE TRUSTEE
2306 OLIVER ROAD
MONROE, LA 71201
(318) 330-9020
ES/F04-1184

PUBLISH: 12-8-04/ 12-15-04/ 12-22-04/ 12-29-04

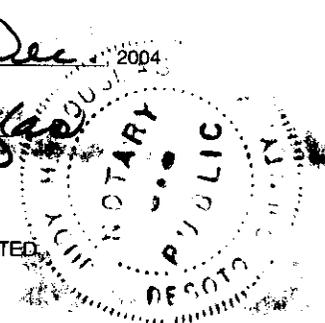
- Volume No. 109 on the 8 day of Dec., 2004
- Volume No. 109 on the 15 day of Dec., 2004
- Volume No. 109 on the 22 day of Dec., 2004
- Volume No. 109 on the 29 day of Dec., 2004
- Volume No. _____ on the _____ day of _____, 2004

Diane Smith

Sworn to and subscribed before me, this 29 day of Dec., 2004.

BY Judy N. Douglas

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



- A. Single first insertion of 333 words @ .12 \$ 39.96
- B. 3 subsequent insertions of 999 words @ .10 \$ 99.90
- C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 142.86