

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 20, Section A, Fairfield Meadows S/D, Desoto County, MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 6th day of September, 2000, Teresa Ewing unmarried, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co dba FNMC, 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 1245 at Page 235; and

WHEREAS, on the 14th day of September, 2000, National City Mortgage Co., dba First National Mortgage Corporation an Ohio Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1265 at Page 449; and

WHEREAS, on the 19th day of August, 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 2142 at Page 540; 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 24th day of January, 2005, 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 2nd day of March, 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 2nd day of March, 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 20, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Pages 19-26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale U. S. Bank N. A., S/B/M to The Leader Mortgage Company, LLC was the highest bidder and best bidder, therefore, for the sum of \$137,101.65 and the same was then and there struck off to U. S. Bank N. A., S/B/M to The Leader Mortgage Company, LLC 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 \$137,101.65 do hereby convey the above-described property to U. S. Bank N. A., S/B/M to The Leader Mortgage Company, LLC.

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

AMC/F05-0008

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Assoc
aw 3*

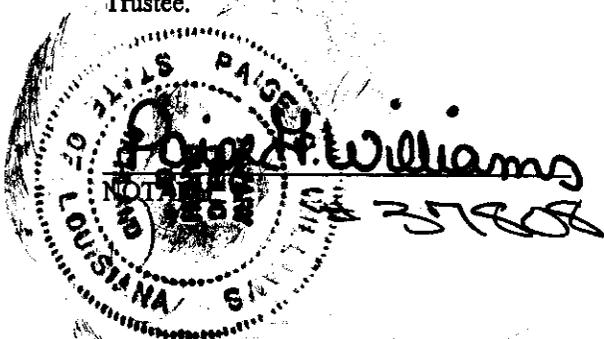
WITNESS MY SIGNATURE, this the 2nd day of March 2005.


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 2nd day of March, 2005, 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.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

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

GRANTEE:
US Bank Home Mortgage, successor by merger
to The Leader Mortgage Company, LLC
4801 Frederica Street
P.O. Box 20005
Owensboro, KY 42304-0005
270-689-7253

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
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 6th day of September, 2000, Teresa Ewing executed, executed and delivered a certain Deed of Trust unto Shiley A Smith, Trustee for National City Mortgage Co dba FNMC, 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 1246 at Page 288; and

WHEREAS, on the 10th day of September, 2000, National City Mortgage Co, dba First National Mortgage Corporation an Ohio Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1246 at Page 288; and

WHEREAS, on the 10th day of August, 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 2142 at Page 540; 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 2nd day of March, 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 20, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Pages 19-26, 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 24th day of January, 2005.
/s/ EMILY KAYE COURTEAU
SUBSTITUTE TRUSTEE
2308 OLIVER ROAD
MONROE, LA 71201
(318) 330-9080
AMC/FOS-0008

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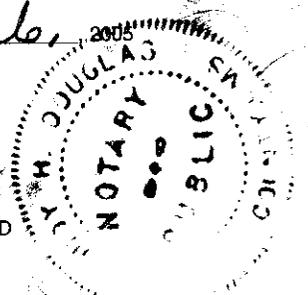
- Volume No. 110 on the 2 day of Feb., 2005
- Volume No. 110 on the 9 day of Feb., 2005
- Volume No. 110 on the 16 day of Feb., 2005
- Volume No. 110 on the 23 day of Feb., 2005
- Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 23 day of Feb., 2005

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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