

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 275, Dickens Place PUD, Section D, Oliver's Glenn, DeSoto County, MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 28th day of February, 2002, Stuart S Dean, A married person and Doyla J Dean, A married person, executed and delivered a certain, Deed of Trust unto First American Title, 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 1473 at Page 282; and

WHEREAS, on the 14th day of January, 2005, 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 2145 at Page 93; 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 25th 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 275, Dickens Place PUD, Section "D", Oliver's Glenn, located in Section 9, Township 2 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 68, Page 48 in the office of the Chancery Clerk 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 \$168,717.84 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 PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation and has authorized the undersigned to convey the property described above to PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation 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 PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation, 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 PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation the land and property herein described.

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

ES/F05-0060

Monica & Assoc
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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.


Paige Williams
27808

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

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

GRANTEE:
PHH Mortgage Corporation f/k/a Cendant
Mortgage Corporation
4001 Leadenhall Road
mail Stop SV-01
Mt Laurel, NJ 08054
856-917-8270

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 28th day of February, 2002, Stuart S Dean, A married person and Doyle J Dean, A married person, executed and delivered a certain Deed of Trust unto First American Title, 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 1473 at Page 282, and

WHEREAS, on the 14th day of January, 2005, 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 2145 at Page 93, and

WHEREAS, said holder has made in the payment 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 275, Dickens Place PUD, Section "D", Oliver's Glenn, located in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 68, Page 48 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 25th day of January, 2005.
/s/EMILY KAYE COURTEAU
SUBSTITUTE TRUSTEE
2309 OLIVER ROAD
MONROE, LA 71201
(318) 330-9020
ES/FOS-0080
PUBLISH: 2-2-05/ 2-9-05/ 2-16-05/
2-23-05

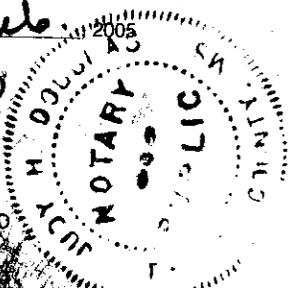
- Volume No. 110 on the 2 day of Feb., 2005
- Volume No. 110 on the 9 day of Feb., 2005
- Volume No. 110 on the 16 day of Feb., 2005
- Volume No. 110 on the 23 day of Feb., 2005
- Volume No. _____ on the _____ day of _____, 2005

Diane Smith

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

BY Judy N. Douglas

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



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