

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 136, Sec B, Parcel 4, Central Park Neighborhood, Desoto Co., MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 28th day of February, 2002, Misty D. Deboer and Gregory J. Deboer, wife and husband, executed and delivered a certain Deed of Trust unto Dennis P. Schwartz, 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 1469 at Page 421; and

WHEREAS, on the 30th day of March, 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 2186 at Page 636; 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 April 7th, 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 12th day of May, 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 12th day of May, 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 136, Section "B", Parcel 4, Central Park Neighborhood, located in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 68, Page 19, 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 **\$122,501.00** and the same was then and there struck off to **Mortgage Electronic Registration Systems, Inc.** and it was declared the purchaser thereof; and

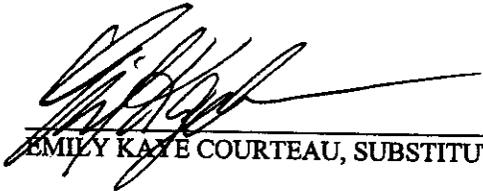
WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, has requested transfer and assignment of its bid to **Secretary of Veterans Affairs, an Officer of the United States of America** and has authorized the undersigned to convey the property described above to **Secretary of Veterans Affairs, 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.

KB/F05-0603

WITNESS MY SIGNATURE, this the 12th day of May, 2005.

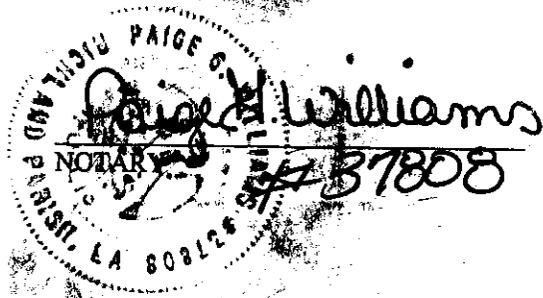


EMILY KAYE COURTEAU, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 12th day of May, 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
NOTARY PUBLIC
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:

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, Misty D. Deboer and Gregory J. Deboer, wife and husband, executed and delivered a certain Deed of Trust unto Dennis P. Schwartz, 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 1469 at Page 421; and

WHEREAS, on the 30th day of March, 2005, the Holder of said Deed of Trust substituted and appointed Emily Kays Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2186 at Page 636; 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 12th day of May, 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 136, Section "B", Parcel 4, Central Park Neighborhood, located in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 66, Page 19, 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 day Thursday, April 7, 2005.

Emily Kays Courteau
 SUBSTITUTE TRUSTEE
 2309 OLIVER ROAD
 MONROE, LA 71201
 (318) 330-9020

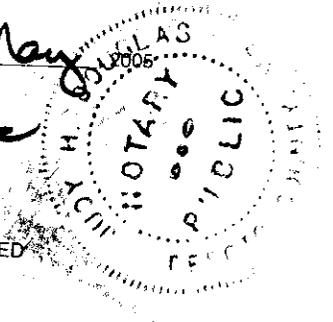
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- Volume No. 110 on the 21 day of April, 2005
- Volume No. 110 on the 28 day of April, 2005
- Volume No. 110 on the 5 day of May, 2005
- Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 5 day of May, 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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