

9/28/05 9:40:03  
BK 510 PG 735  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTE TRUSTEE'S DEED**

**INDEXING INSTRUCTIONS**

Lot 61, Sec B, Dogwood Manor S/D, DeSoto Co., MS

**STATE OF MISSISSIPPI**  
**COUNTY OF DeSoto**

**WHEREAS**, on the 18th day of August, 2004, Stacy K Williams, A Married Man and Tavetia A. Williams, A Married Woman, executed and delivered a certain Deed of Trust unto First American Title, Trustee for ERA Mortgage, 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 2054 at Page 512 and rerecorded in Book 2076 at Page 128; and

**WHEREAS**, on the 1<sup>st</sup> day of July, 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 2243 at Page 427 and re-recorded in Book 2254 at Page 764; 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 August 22, 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 courthouse in DeSoto County and by publishing said Notice in the Desoto Times Today for three (3) 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 21st day of September, 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 21st day of September, 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 61, Section B, Dogwood Manor Subdivision, in Section 34, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 67, Page 22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.**

**WHEREAS**, at said sale PHH Mortgage Corporation fka Cendant Mortgage Corporation dba Era Mortgage was the highest bidder and best bidder, therefore, for the sum of \$113,580.00 and the same was then and there struck off to PHH Mortgage Corporation fka Cendant Mortgage Corporation dba Era Mortgage 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 **\$113,580.00** do hereby convey the above-described property to PHH Mortgage Corporation fka Cendant Mortgage Corporation dba Era Mortgage.

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

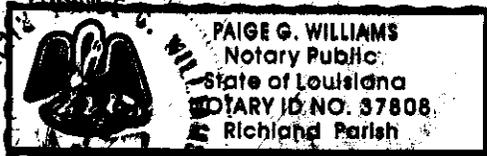
SLH/F05-1037

WITNESS MY SIGNATURE, this the 21<sup>st</sup> day of September 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 21<sup>st</sup> day of September, 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:  
PHH Mortgage Corporation  
4001 Leadenhill Road  
Mt. Laurel, NJ 0854  
856-917-8076

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 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEES NOTICE OF SALE**

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 18th day of August, 2004, Stacy K Williams, A Married Man and Tavetia A. Williams, A Married Woman, executed and delivered a certain Deed of Trust unto First American Title, Trustee for ERA Mortgage, 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 2054 at Page 512 and rerecorded in Book 2076 at Page 128; and

WHEREAS, on the 1st day of July, 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 2243 at Page 427 and re-recorded in Book 2254 at Page 784; 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 21st day of September, 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 61, Section B, Dogwood Manor Subdivision, in Section 34, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 67, Page 22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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

WITNESS MY SIGNATURE, this day August 22, 2005.

Emily Kaye Courteau  
SUBSTITUTE TRUSTEE  
2306 OLIVER ROAD  
MONROE, LA 71201  
(318) 330-9020  
SLH/F05-1037  
PUBLISH: 8-31-05/ 9-7-05/ 9-14-05

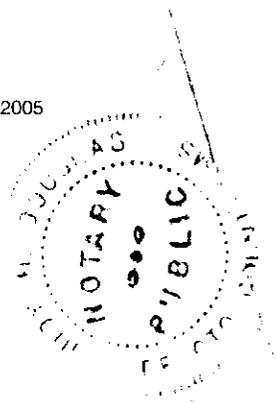
Volume No. 110 on the 31 day of Aug., 2005  
Volume No. 110 on the 7 day of Sept., 2005  
Volume No. 110 on the 14 day of Sept., 2005  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2005  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2005

Diane Smith

Sworn to and subscribed before me, this 14 day of Sept., 2005

BY Judy A Douglas

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



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B. 2 subsequent insertions of 628 words @ .10 \$ 62.80  
C. Making proof of publication and depositing to same \$ 3.00  
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