

**SUBSTITUTE TRUSTEE'S DEED**

**INDEXING INSTRUCTIONS**

Lot 1207, Section C , DeSoto Village S/D, Sec. 33, T 1 S, R 8 W, DeSoto County, MS

**STATE OF MISSISSIPPI**  
**COUNTY OF Desoto**

**WHEREAS**, on the 26th day of January, 2004, William E. Davidson, an unmarried person , executed and delivered a certain Deed of Trust unto Charlotte Miller, a resident of Shelby County, Tennessee, Trustee for First South Credit Union, 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 1926 at Page 8; and

**WHEREAS**, by various assignments on record said Deed of Trust was ultimately assigned to Mortgage Electronic Registration Systems, Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2126 at Page 502; and

**WHEREAS**, on the 13th day of December, 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 2374 at Page 377; 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 **December 21, 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 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 18th day of January, 2006, 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 18th day of January, 2006, 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 1207, Section C, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Pages 2-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.**

**WHEREAS**, at said sale Mortgage Electronic Registration Systems, Inc. was the highest bidder and best bidder, therefore, for the sum of \$65,700.00 and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof; and

**WHEREAS**, 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

**WHEREAS**, Mortgage Electronic Registration Systems, Inc., has requested transfer and assignment of its bid to Wells Fargo Bank Minnesota, National Association, as Trustee for the Registered Holders of The Merrill Lynch Bank USA, Mortgage Pass-Through Certificates Series 2001-A and has authorized the undersigned to convey the property described above to Wells Fargo Bank Minnesota, National Association, as Trustee for the Registered Holders of The Merrill Lynch Bank USA, Mortgage Pass-Through Certificates Series 2001-A 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 Wells Fargo Bank Minnesota, National Association, as Trustee for the Registered Holders of The

*Morris Ansel*

Merrill Lynch Bank USA, Mortgage Pass-Through Certificates Series 2001-A, 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 Wells Fargo Bank Minnesota, National Association, as Trustee for the Registered Holders of The Merrill Lynch Bank USA, Mortgage Pass-Through Certificates Series 2001-A the land and property herein described.

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

KC/F04-2039

WITNESS MY SIGNATURE, this the 18<sup>th</sup> day of January 2006.

Emily Kaye Courteau  
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 18<sup>th</sup> day of January, 2006,  
the within named EMILY KAYE COURTEAU, Substitute Trustee, who acknowledged that (s)he executed  
the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute  
Trustee.



Michael S. Blais  
#16479

AT DEATH  
MY COMMISSION EXPIRES

ADDRESSES:

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

GRANTEE:  
Wells Fargo Bank Minnesota, National Association, as  
Trustee for the Registered Holders of The Merrill  
Lynch Bank USA, Mortgage Pass-Through Certificates  
Series 2001-A  
4001 Leadenhall Road  
Mail Stop SV-01  
Mt. Laurel, NJ 08054  
856-917-2828

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 26th day of January, 2004, William E. Davidson, an unmarried person, executed and delivered a certain Deed of Trust unto Charlotte Miller, a resident of Shelby County, Tennessee, Trustee for First South Credit Union, 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 1926 at Page 8; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Mortgage Electronic Registration Systems, Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2126 at Page 502; and

WHEREAS, on the 13th day of December, 2006, 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 2374 at Page 377; 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 18th day of January, 2008, 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 1207, Section C, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Pages 2-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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

WITNESS MY SIGNATURE, this day December 21, 2005  
Emily Kaye Courteau  
SUBSTITUTE TRUSTEE  
2308 OLIVER ROAD  
MONROE, LA 71201  
(518) 330-8020  
KCP 04-2838  
PUBLISH: 12-28-05/1-04-06/1-11-06

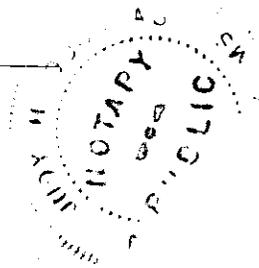
- Volume No. 110 on the 28 day of Dec., 2005
- Volume No. 111 on the 4 day of Jan., 2006
- Volume No. 111 on the 11 day of Jan., 2006
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 11 day of Jan., 2006

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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