

7/31/07 10:25:28
BK 564 PG 785
DE SOTO COUNTY, MS
M-E. DAVIS, CH CLERK

Substitute Trustee's Deed
Indexing Instructions

Lot 10, Laurelwood S/D, in Sec 33, T-1-S, R-8-W, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29th day of March, 1999, Lakeshia L Hoey, Sole Owner, 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 1097 at Page 412; and

WHEREAS, on the 20th day of April, 1999, National City Mortgage Co. dba First National Mortgage Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1140 at Page 117; and

WHEREAS, on the 19th day of June, 2007 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 2740 at Page 6; 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 Substitute Trustee's Notice of Sale, dated **June 26, 2007** 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 24th day of July, 2007, 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 at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, **Emily Kaye Courteau, Substitute Trustee**, did on the 24th day of July, 2007, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 10, Laurelwood Subdivision, located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 33, Pages 38-39 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale US Bank, N.A s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company was the highest bidder and best bidder, therefore, for the sum of \$80,414.36 and the same was then and there struck off to US Bank, N.A s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company 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 \$80,414.36 do hereby convey the above-described property to US Bank, N.A s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company.

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

*Morris
A. Davis
20*

lc/F07-1214

WITNESS MY SIGNATURE, this the 30 day of July, 2007.

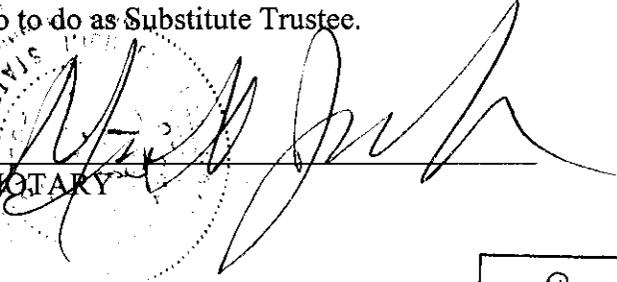


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 30 day of July, 2007, 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.

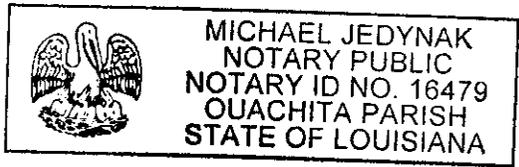


NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
Emily Kaye Courteau
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020



GRANTEE:
US Bank, N.A s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company
PO Box 20005
Owensboro, KY 42301
877-334-6453

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:

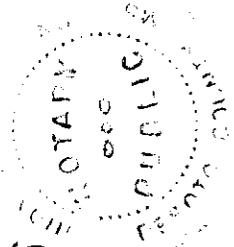
Volume No. 112 on the 3 day of July, 2007
 Volume No. 112 on the 10 day of July, 2007
 Volume No. 112 on the 17 day of July, 2007
 Volume No. _____ on the _____ day of _____, 2007
 Volume No. _____ on the _____ day of _____, 2007
 Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 17 day of July, 2007

BY Judy A. Douglas

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



A. Single first insertion of 332 words @ .12 \$ 39.84
 B. 2 subsequent insertions of 664 words @ .10 \$ 66.40
 C. Making proof of publication and depositing to same \$ 3.00
 TOTAL PUBLISHER'S FEE: \$ 109.24

Substitute Trustee's Notice of Sale
 STATE OF MISSISSIPPI
 COUNTY OF DeSoto
 WHEREAS, on the 29th day of March, 1999, Lakeshia L. Hoey, Sole Owner, 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 1097 at Page 412; and
 WHEREAS, on the 29th day of April, 1999, National City Mortgage Co dba First National Mortgage Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1140 at Page 117; and
 WHEREAS, on the 19th day of June, 2007, 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 2740 at Page 6; and
 WHEREAS, without 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 24th day of July, 2007, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:
 Lot 10, Laurelwood Subdivision, located in Section 33, Township 1 South, Range B West, DeSoto County, Mississippi, as recorded in Plat Book 33, Pages 38-39 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 June 28, 2007.
 Emily Kaye Courteau
 Substitute Trustee
 2309 OLIVER ROAD
 MONROE, LA 71201
 (318) 330-0000
 hoF07-1214
 PUBLISH: 7-3-07 / 7-10-07 / 7-17-07