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BK 566 PG 771
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**Substitute Trustee's Deed
Indexing Instructions**

Lot 197, Stone Creek S/D, Phase B of Plum Point Villages, P.U.D., Sec 6, T-2-S, R-7-W, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 16th day of March, 2004, Harry L. Sparkman and Malinda G. Sparkman, executed and delivered a certain Deed of Trust unto Arnold Weiss, 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 1949 at Page 575; and

WHEREAS, on the 9th day of July, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 592; and

WHEREAS, on the 10th day of July, 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 2753 at Page 593; 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 **July 19, 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 14th day of August, 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 14th day of August, 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 197, Stone Creek Subdivision, Phase B of Plum Point Villages Planned Unit Development, situated in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, according to a map of plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 57 at Page 26-27, reference to which is hereby made in aid of and as a part of this description.

WHEREAS, at said sale Wells Fargo Bank, N.A. was the highest bidder and best bidder, therefore, for the sum of \$115,021.61 and the same was then and there struck off to Wells Fargo Bank, N.A. 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 \$115,021.61 do hereby convey the above-described property to Wells Fargo Bank, N.A..

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

rt/F07-0958

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WITNESS MY SIGNATURE, this the 21st day of August, 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 21st day of August, 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.

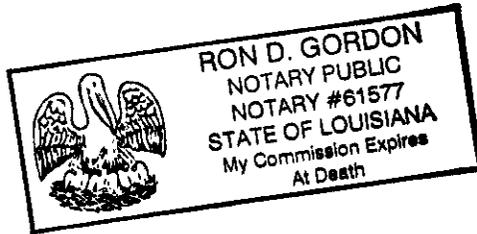
NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

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

GRANTEE:
Wells Fargo Bank, N.A.
7495 New Horizon Way
Frederick, MD. 21703-8388
800-662-3806



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 24 day of July, 2007
- Volume No. 112 on the 31 day of July, 2007
- Volume No. 112 on the 7 day of Aug., 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 7 day of Aug., 2007

BY Judy H. 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 365 words @ .12 \$ 43.80
 - B. 2 subsequent insertions of 730 words @ .10 \$ 23.00
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 119.80

Substituted Trustee's Notice of Sale
STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 19th day of March, 2004, Harry L. Spentman and Melinda G. Spentman, executed and delivered a certain Deed of Trust unto Arnold Weiss, 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 1949 at Page 675; and

WHEREAS, on the 9th day of July, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 592; and

WHEREAS, on the 10th day of July, 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 2753 at Page 140; 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 do to do, on the 14th day of August, 2007, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2635 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 187, Stone Creek Subdivision, Phase 2 of Plum Point Villages Planned Unit Development, situated in Section 8, Township 2, Range 7 West, DeSoto County, Mississippi, according to a map of plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 87 at Page 26-27, reference to which is hereby made in aid of and as a part of this description.

I will sell such land as is described herein, and the proceeds of the sale of such land, to the extent of the indebtedness secured by the said Deed of Trust, to the holder of said Deed of Trust, and the balance of the proceeds of the sale of such land, to the owner of such land.

Substituted Trustee
Emily Kaye Courteau
2635 Highway 51 South
Hernando, MS 38632
662.429.6397
662.429.5229
FAX 662.429.5229