

**Substitute Trustee's Deed
Indexing Instructions**

Lot 154, Sec E, Ranch Meadows S/D, Sec 25, T1S, R9W, DeSoto County, Mississippi

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 4th day of February, 2005, Debbie Whitehurst and Patrick Whitehurst, wife and husband, executed and delivered a certain Deed of Trust unto Kirk Smith, 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 2158 at Page 612; and

WHEREAS, on the 5th day of July, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for Credit Suisse First Boston CSFB ARMT 2005-4, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 161; and

WHEREAS, on the 5th 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 162; 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 **August 15, 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 9th day of October, 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 9th day of October, 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 154, Section E, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 83, Page 39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale U.S. Bank National Association, as Trustee for Credit Suisse First Boston CSFB ARMT 2005-4 was the highest bidder and best bidder, therefore, for the sum of \$140,539.25 and the same was then and there struck off to U.S. Bank National Association, as Trustee for Credit Suisse First Boston CSFB ARMT 2005-4 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

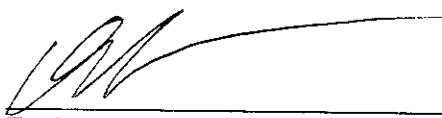
NOW THEREFORE, I, **Emily Kaye Courteau, Substitute Trustee**, for the consideration of \$140,539.25 do hereby convey the above-described property to U.S. Bank National Association, as Trustee for Credit Suisse First Boston CSFB ARMT 2005-4.

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

cr/F05-1550

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MST

WITNESS MY SIGNATURE, this the 15th day of October, 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 15th day of October, 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.

R D G

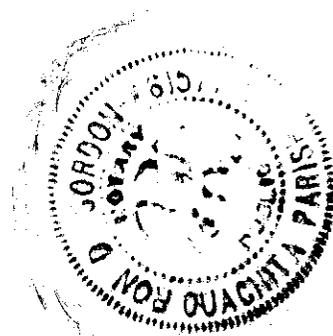
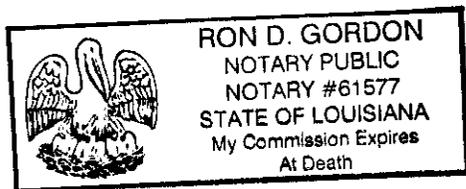
NOTARY

AT DEATH

MY COMMISSION EXPIRES

ADDRESSES:

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



GRANTEE:
U.S. Bank National Association, as Trustee for Credit Suisse First Boston CSFB ARMT 2005-4
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

