

**Substitute Trustee's Deed**  
**Indexing Instructions**

Lot 8, Sec A, Kingston West S/D, Sec 28, T-1-S, R-8-W, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 29th day of November, 2004, William Jackson, An unmarried person, and Tawna G. Helums aka Tawna Helums, An unmarried person, executed and delivered a certain Deed of Trust unto Rob Budhwa, 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 2118 at Page 331; and

WHEREAS, on the 27th day of March, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2876 at Page 594; and

WHEREAS, on the 27th day of March, 2008 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 2876 at Page 595; 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 April 3, 2008 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 29th day of April, 2008, 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 29th day of April, 2008, 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 8, Section A, Kingston West Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 40, Page 39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1 was the highest bidder and best bidder, therefore, for the sum of \$72,000.00 and the same was then and there struck off to HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1 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 \$72,000.00 do hereby convey the above-described property to HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1.

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

MJA  
Feb 4

sdr/F08-0930

WITNESS MY SIGNATURE, this the 16<sup>th</sup> day of May, 2008.



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 16<sup>th</sup> day of May, 2008, 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.



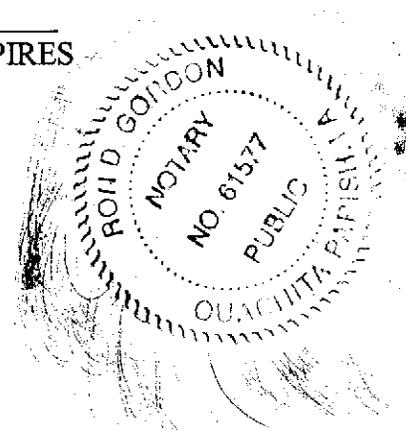
NOTARY

AT DEATH  
MY COMMISSION EXPIRES

ADDRESSES:

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

**Ron D. Gordon**  
**Notary No. 61577**  
**Notary Public, Ouachita Parish, LA**  
**My Commission Expires at Death**



GRANTEE:

HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1  
4828 Loop Central Drive  
Houston, TX 77081-2226  
1-800-247-9727

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 Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DeSoto  
WHEREAS, on the 29th day of November, 2004, William Jackson, An unmarried person, and Tawna G. Helums aka Tawna Helums, An unmarried person, executed and delivered a certain Deed of Trust unto Rob Budhwa, 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 2118 at Page 331; and

WHEREAS, on the 27th day of March, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2676 at Page 584; and

WHEREAS, on the 27th day of March, 2008, 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 2676 at Page 585; 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 29th day of April, 2008, 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 8, Section A, Kingston West Subdivision, located in Section 28, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 40, Page 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 April 3, 2008  
Emily Kaye Courteau  
Substitute Trustee  
2309 OLIVER ROAD  
MONROE, LA 71201  
(318) 330-9020  
scirrf08-0930  
PUBLISH: 4-8-08 / 4-15-08 / 4-22-08

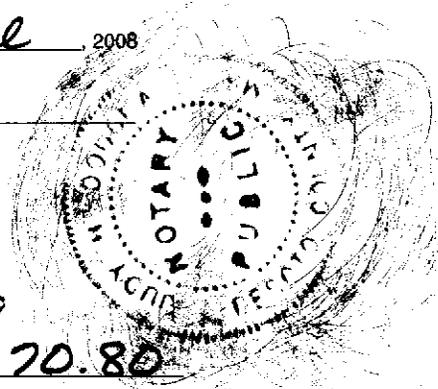
- Volume No. 113 on the 8 day of April, 2008
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- Volume No. 113 on the 22 day of April, 2008
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- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Diane Smith

Sworn to and subscribed before me, this 22 day of April, 2008

BY Judy A. Douceno

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



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