

Substitute Trustee's Deed
Indexing Instructions

Lot 166, Sec C, Fairfield Meadows S/D, Sec 32, T-1-S, R-8-W, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29th day of July, 2005, Gary Morrison and wife, Latasha Morrison, husband and wife, executed and delivered a certain Deed of Trust unto Rob V 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 2273 at Page 491; and

WHEREAS, on the 16th day of June, 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 2005-3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2913 at Page 643; and

WHEREAS, on the 16th day of June, 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 2913 at Page 644; 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 24, 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 22nd day of July, 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 22nd day of July, 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 166, Section C, Fairfield Meadows Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale Jennifer Smith was the highest bidder and best bidder, therefore, for the sum of \$83,601.00 and the same was then and there struck off to Jennifer Smith 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 \$83,601.00 do hereby convey the above-described property to Jennifer Smith.

MMA
Ad E

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

cls/F08-1693

WITNESS MY SIGNATURE, this the 23rd day of July, 2008.

[Signature]
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 23rd day of July, 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.

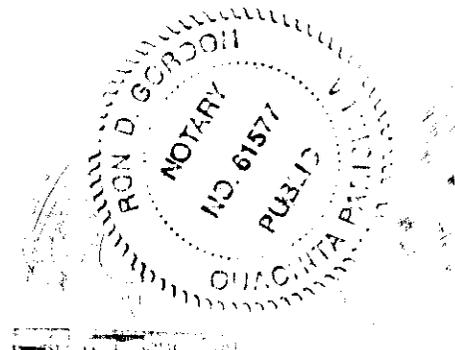
[Signature]
NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

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



GRANTEE:

Jennifer Smith
2034 Grand Manor
Hernando, MS 38632
901-461-7644

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:

Substantive Trustee's Notice of Sale
STATE OF MISSISSIPPI
COUNTY OF Desoto

WHEREAS, on the 28th day of July, 2006, Gary Morrison and wife, Leatrice Morrison, husband and wife, executed and delivered a certain Deed of Trust unto Rob V. Suchwa, 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 2273 at Page 494; and

WHEREAS, on the 16th day of June, 2006, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto HSBC Bank USA, National Association, as Incidental Trustee of the Fieldstone Mortgage Investment Trust, Series 2006-3, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2213 at Page 643; and

WHEREAS, on the 16th day of June, 2006, the Holder of said Deed of Trust executed and assigned Gary Kape Courtney as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2213 at Page 643; and

WHEREAS, aforesaid 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 22nd day of July, 2006, 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 198, Section C, Fairfield Meadows Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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

WITNESSED BY ME, Notary Public, this day June 28, 2006
Sally Kay Courtney
Substantive Trustee
2287 Oliver Road
Mer Rouge, LA 70002
(504) 230-6200
Notary Public
PUBLISHED 7-1-06/10:00 AM 7-1-06

Volume No. 113 on the 1 day of July, 2008

Volume No. 113 on the 8 day of July, 2008

Volume No. 113 on the 15 day of July, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 15 day of July, 2008

BY Judy H. Dugas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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