

Substitute Trustee's Deed
Indexing Instructions

Lot 95, The Lakes of Delta Bluffs, Phase IIA, Sec 27, T 1 S, R 9 W, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 31st day of January, 2006, Stephen S. Strader and Karen L. Strader, husband and wife, executed and delivered a certain Deed of Trust unto Home Surety Title and Escrow, 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 2406 at Page 317; and

WHEREAS, on the 4th day of June, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2920 at Page 293; and

WHEREAS, on the 4th 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 2920 at Page 294; 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 9, 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 5th day of August, 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 5th day of August, 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 95, The Lakes of Delta Bluffs Planned Development, Phase IIA, in Section 27, Township 1 South, Range 9 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 76, Page 1, in the Chancery Court of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed herein by Warranty Deed recorded simultaneously herewith in the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, at said sale The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee was the highest bidder and best bidder, therefore, for the sum of \$119,000.00 and the same was then and there struck off to The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee 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

WHEREAS, The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee, has requested transfer and assignment of its bid to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust

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Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee and has authorized the undersigned to convey the property described above to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee, as the highest and best bidder to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee the land and property herein described.

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

vra/F08-1552

WITNESS MY SIGNATURE, this the 6th day of August, 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 6th day of August, 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.

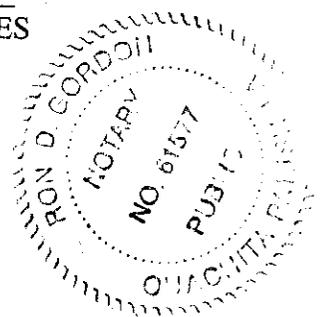
NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

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

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



GRANTEE:
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee
500 Enterprise Rd Suite 150
Horsham, PA 19044
800-766-4622

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

