

**Substitute Trustee's Deed**  
Indexing Instructions

Lot 25, Heritage Commons Subdivision, Sec 26, T1S, R8W, DeSoto County, MS.

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2007, Bessie Akram AKA Bessie Lee Akram, executed and delivered a certain Deed of Trust unto Atty. Arnold M. 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 2791 at Page 325; and

WHEREAS, on the 3rd day of November, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2969 at Page 393; and

WHEREAS, on the 3rd day of November, 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 2969 at Page 394; 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 January 13, 2009 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 DeSoto Times-Tribune 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 10th day of February, 2009, 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 10th day of February, 2009, 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:

All that certain lot or parcel of land situated in the County of Desoto, State of Mississippi, and being more particularly described as follows:

Lot 25, Heritage Commons Subdivision, situated in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 2, in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, at said sale GMAC Mortgage, LLC was the highest bidder and best bidder, therefore, for the sum of \$132,968.11 and the same was then and there struck off to GMAC Mortgage, LLC 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, GMAC Mortgage, LLC, has requested transfer and assignment of its bid to Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of GMAC Mortgage, LLC, as the highest and best bidder to Federal National Mortgage Association, 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 Federal National Mortgage Association the land and property herein described.

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

cls/F08-3200

WITNESS MY SIGNATURE, this the 12<sup>th</sup> day of February, 2009.

[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 12<sup>th</sup> day of February, 2009, 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.

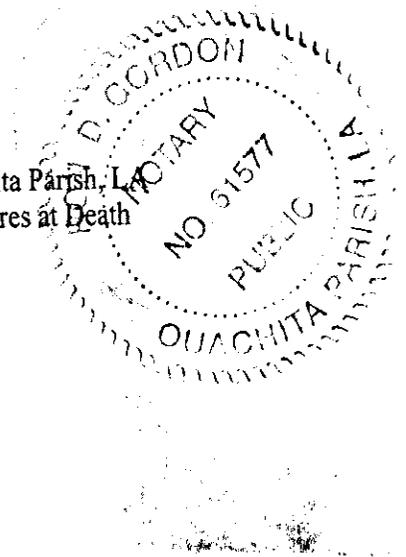
[Signature]  
NOTARY

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: Federal National Mortgage Association c/o  
GMAC Mortgage, LLC  
350 Highland Drive  
Lewisville, TX 75067  
888-850-9358

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-Tribune, 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 18th day of September, 2007, Bessie Akram AKA Bessie Lee Akram, executed and delivered a certain Deed of Trust unto Atty. Arnold M. 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 2791 at Page 325; and

WHEREAS, on the 3rd day of November, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2969 at Page 393; and

WHEREAS, on the 3rd day of November, 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 2969 at Page 394; 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 10th day of February, 2009, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., 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:

All that certain lot or parcel of land situated in the County of Desoto, State of Mississippi, and being more particularly described as follows:

Lot 25, Heritage Commons Subdivision, situated in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 2, 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 5 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229  
day January 13, 2009

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
cls/F08-3200  
PUBLISH: 1-20-09, 1-27-09, 2-3-09

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Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Diane Smith

Sworn to and subscribed before me, this 3 day of Feb., 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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