

9/22/09 9:53:16 <sup>SS</sup>  
DK W BK 617 PG 323  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by:  
Morris & Associates  
2309 Oliver Road  
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Telephone: 318-330-9020  
Emily Kaye Courteau Bar# 100570

*gd  
Dawley* Return To:  
Morris & Associates  
2309 Oliver Road  
Monroe, LA, 71201  
Telephone: 318-330-9020

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

GRANTEE:  
The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through  
Certificates, Series 2005-1  
4828 Loop Central Drive  
Houston, TX 77081-2226  
1-800-247-9727

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 133, Sec A, North Creek S/D, Sec 20, T-1-S, R-8-W, Plat Book 60 pages 41 and 42, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 21st day of July, 2005, Stephanie Toney, married, joined herein by Michael D Toney, executed and delivered a certain Deed of Trust unto Lem Adams, III, 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 2278 at Page 243; and

WHEREAS, on the 20th day of July, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through Certificates, Series 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3059 at Page 769; and

WHEREAS, on the 20th day of July, 2009 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 3064 at Page 535; 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 11, 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 15th day of September, 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 of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 15th day of September, 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 of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 133, Section A, North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Book 60, Pages 41 and 42 in the Chancery Clerk's office of DeSoto County, Mississippi as shown on plat of record in, to which reference is hereby made for a more particular description of said property.

WHEREAS, at said sale The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through Certificates, Series 2005-1 was the highest bidder and best bidder, therefore, for the sum of \$\$181,000.00 and the same was then and there struck off to The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through Certificates, 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 \$181,000.00 do hereby convey the above-described property to The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through Certificates, Series 2005-1.

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

sdr/F09-1987

WITNESS MY SIGNATURE, this the 21 day of Sept, 2009.

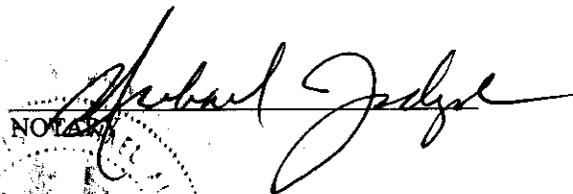


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 21 day of Sept, 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.



AT DEATH  
MY COMMISSION EXPIRES

MICHAEL JEDYNAK  
NOTARY PUBLIC  
NOTARY ID NO. 16479  
OUACHITA PARISH  
STATE OF LOUISIANA



## 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 21st day of July, 2005, Stephanie Toney, married, joined herein by Michael D Toney, executed and delivered a certain Deed of Trust unto Lem Adams, III, 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 2278 at Page 243; and

WHEREAS, on the 20th day of July, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, As Trustee for The Holders of The GE-WMC Asset-backed Pass-through Certificates, Series 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3059 at Page 769; and

WHEREAS, on the 20th day of July, 2009, 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 3064 at Page 535; 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 15th day of September, 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 of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 133, Section A, North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Book 60, Pages 41 and 42 in the Chancery Clerk's office of DeSoto County, Mississippi as shown on plat of record in, to which refer-

Volume No. 114 on the 25 day of Aug., 2009  
Volume No. 114 on the 1 day of Sept., 2009  
Volume No. 114 on the 8 day of Sept., 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

*Diane Smith*

Sworn to and subscribed before me, this 8 day of Sept., 2009

BY *Judy H. Douglas*

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



ence is hereby made for a more particular description of said property.  
I will only convey such title as is vested in me as Substitute Trustee  
WITNESS MY SIGNATURE, this day August 11, 2009  
Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
sdr/F09-1987  
PUBLISH: 8-25-09 / 9-1-09 / 9-8-09

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