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10/06/09 9:23:20
DK W BK 618 PG 331
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

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

GRANTEE:
Secretary of Veterans Affairs, an Officer of the United States of America
P. O. Box 1437
St. Petersburg, FL 33731
727-319-7200

**Substitute Trustee's Deed
Indexing Instructions**

Lot 18, Section A, Rainbow Village S/D, in Section 23, T 1 S, R 8 W, Plat Book 5 Page 14, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 29th day of August, 2003 and acknowledged on the 29th day of August, 2003, Robert A. Johnson, a married person, joined herein by Candace M. Johnson, executed and delivered a certain Deed of Trust unto First American Title, 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 1828 at Page 266; and

WHEREAS, on 26th day of February, 2008, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in Book 2860 at Page 680; and

WHEREAS, on the 17th day of August, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto PHH Mortgage Corporation, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3070 at Page 42; and

WHEREAS, on the 17th day of August, 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 3070 at Page 43; 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 25, 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 29th 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 29th 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 18, Section A, Rainbow Village Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 14-15 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale PHH Mortgage Corporation was the highest bidder and best bidder, therefore, for the sum of \$92,536.50 and the same was then and there struck off to PHH Mortgage Corporation 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, PHH Mortgage Corporation, has requested transfer and assignment of its bid to Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to Secretary of Veterans Affairs, an Officer of the United States of America and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of PHH Mortgage Corporation, as the highest and best bidder to Secretary of Veterans Affairs, an Officer of the United States of America, 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 Secretary of Veterans Affairs, an Officer of the United States of America the land and property herein described.

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

sw/F09-2324

WITNESS MY SIGNATURE, this the 2 day of October, 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 2 day of October, 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 29th day of August, 2003 and acknowledged on the 29th day of August, 2003, Robert A. Johnson, a married person, joined herein by Candace M. Johnson, executed and delivered a certain Deed of Trust unto First American Title, 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 1828 at Page 266; and

WHEREAS, on 26th day of February, 2008, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in Book 2860 at Page 680; and

WHEREAS, on the 17th day of August, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto PHH Mortgage Corporation, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3070 at Page 42; and

WHEREAS, on the 17th day of August, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaya Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3070 at Page 43; 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 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:

- Volume No. 114 on the 8 day of Sept., 2009
Volume No. 114 on the 15 day of Sept., 2009
Volume No. 114 on the 22 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 22 day of Sept., 2009

Judy H. Douglas

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

Lot 18, Section A, Rainbow Village Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 14-15 in the office of the Chancery Clerk of DeSoto County, Mississippi.

401 words @ .12 \$ 48.12
802 words @ .10 \$ 80.20
Insertions of \$ 3.00

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

WITNESS MY SIGNATURE, this day August 25, 2009
Emily Kaya Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
sw/F09-2324

\$ FEE: \$ 131.32

PUBLISH: 9-8-09/ 9-15-09/ 9-22-09 o, MS 38632 • 662.429.6397 • Fax: 662.429.5229

