

Prepared by:
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Emily Kaye Courteau Bar# 100570

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** Fed Dorey*

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

GRANTEE:
Federal National Mortgage Association c/o
Wells Fargo Bank, NA
7495 New Horizon Way
Frederick, MD 21703
800-662-3806

**Substitute Trustee's Deed
Indexing Instructions**

Lot 3, Phase I, The Arbors of Wedgewood S/D, in Section 35, T 1 S, R 7 W, Plat Book 90 Page 10, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 15th day of August, 2007 and acknowledged on the 15th day of August, 2007, Detra Palmer and Steven Palmer, wife and husband, executed and delivered a certain Deed of Trust unto Alliance 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 2775 at Page 698; and

WHEREAS, on the 5th day of February, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3132 at Page 753; and

WHEREAS, on the 8th day of February, 2010 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 DK T Book 3132 at Page 754; 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 February 12, 2010 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 16th day of March, 2010, 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 16th day of March, 2010, 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 3, Phase I, The Arbors of Wedgewood Subdivision, situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 90, Page 10, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Building Dreams Construction LLC, a Mississippi Limited Liability Co., by Warranty Deed, from Security Builders, Inc. a Tennessee Corporation, dated 12/30/2004, filed of record on 1/4/2005, in Book 489, Page 775, in the aforesaid Chancery Clerk's Office.

WHEREAS, at said sale Wells Fargo Bank, NA was the highest bidder and best bidder, therefore, for the sum of \$ 303,550.02 and the same was then and there struck off to Wells Fargo Bank, NA 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, Wells Fargo Bank, NA, 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 Wells Fargo Bank, NA, 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.

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

ccn/F10-0376

WITNESS MY SIGNATURE, this the 17 day of March, 2010.

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 17 day of March, 2010, 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

DESOTO TIMES-TRIBUNE

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 15th day of August, 2007 and acknowledged on the 15th day of August, 2007, Detra Palmer and Steven Palmer, wife and husband, executed and delivered a certain Deed of Trust unto Alliance 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 2775 at Page 698; and

WHEREAS, on the 5th day of February, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3132 at Page 753; and

WHEREAS, on the 8th day of February, 2010, 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 DK T Book 3132 at Page 754; 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 16th day of March, 2010, 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 3, Phase I, The Arbors of Wedgewood Subdivision, situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof

Volume No. 115 on the 23 day of Feb., 2010
Volume No. 115 on the 2 day of Mar., 2010
Volume No. 115 on the 9 day of Mar., 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 9 day of Mar.

BY Judy Douglas

recorded in Plat Book 90, Page 10, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Building Dreams Construction LLC, a Mississippi Limited Liability Co., by Warranty Deed, from Security Builders, Inc. a Tennessee Corporation, dated 12/30/2004, filed of record on 1/4/2005, in Book 489, Page 775, in the aforesaid Chancery Clerk's Office.

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

WITNESS MY SIGNATURE, this day February 12, 2010

Emily Kaye Courteau

Substitute Trustee

2309 Oliver Road,

Monroe, LA 71201

(318) 330-9020

ccv/F10-0376

PUBLISH: 2-23-10/3-2-10/3-9-10

STATE OF MISSISSIPPI AT LARGE
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