

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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2309 Oliver Road  
Monroe, LA, 71201  
Telephone: 318-330-9020

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

GRANTEE:  
Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3  
7495 New Horizon Way  
Frederick, MD 21703  
800-662-3806

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 11, Lambert S/D, Sec 20, T3S, R7W, in plat book 7, pages 3-5, and revised in plat book 9, pages 6-8, DeSoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 24th day of April, 2006 and acknowledged on the 24th day of April, 2006, Christopher M Cardin aka Christopher Cardin and Amy Cardin, husband and wife, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Bank, NA, 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 2467 at Page 99; and

WHEREAS, on the 6th day of March, 2009, Wells Fargo Bank, NA, assigned said Deed of Trust unto Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3047 at Page 726; and

WHEREAS, on the 6th day of March, 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 DK T Book 3047 at Page 727; 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 24, 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 30th 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 30th 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 11, Lambert Subdivision, in Section 20, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 7, Pages 3-5, and revised in Plat Book 9, Pages 6-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being all or part of the same property conveyed to Grantor(s) herein shown in Warranty Deed of record at Instrument No. Book 491, Page 600 in said Register's Office.

WHEREAS, at said sale Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3 was the highest bidder and best bidder, therefore, for the sum of \$145,800.00 and the same was then and there struck off to Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3 and it was declared the purchaser thereof; and

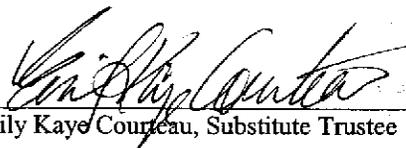
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$145,800.00 do hereby convey the above-described property to Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3.

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

cab/F09-0295

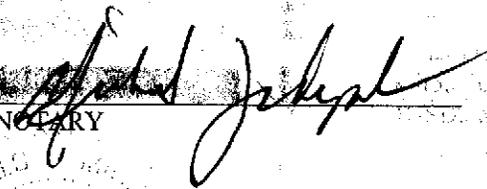
WITNESS MY SIGNATURE, this the 31 day of March, 2010.

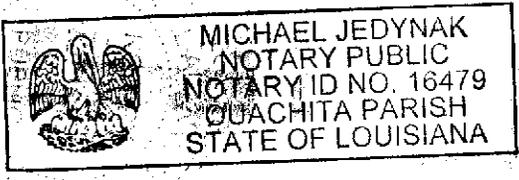
  
\_\_\_\_\_  
Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 31 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.

  
\_\_\_\_\_  
NOTARY AT DEATH  
MY COMMISSION EXPIRES



# 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 24th day of April, 2006 and acknowledged on the 24th day of April, 2006, Christopher M Cardin aka Christopher Cardin and Amy Cardin, husband and wife, executed and delivered a certain Deed of Trust unto William H Glover, Jr. Trustee for Wells Fargo Bank, NA, 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 2467 at Page 99; and

WHEREAS, on the 6th day of March, 2009, Wells Fargo Bank, NA, assigned said Deed of Trust unto Citibank, N.A., as Trustee for the holders of BSABS 2007-SD3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3047 at Page 726; and

WHEREAS, on the 6th day of March, 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 DK T Book 3047 at Page 727; 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 30th 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 11, Lambert Subdivision, in Section 20, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 7, Pages 3-5, and revised in Plat Book 9, Pages 6-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Volume No. 115 on the 9 day of Mar., 2010  
Volume No. 115 on the 16 day of Mar., 2010  
Volume No. 115 on the 23 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 23 day of Mar., 2010

BY *Judy H. Douglas*

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



Being all or part of the same property conveyed to Grantor(s) herein shown in Warranty Deed of record at Instrument No. Book 491, Page 600 in said Register's Office. 415 words @ .12 \$ 49.80  
insertions of 830 words @ .10 \$ 83.00  
tion and depositing to same \$ 3.00

I will only convey such title as is vested in me as Substitute Trustee  
FEE: \$ 135.80

WITNESS MY SIGNATURE, this day February 24, 2010

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201

(318) 330-9020  
cab/F09-0295  
PUBLISH: 3-9-10/3-16-10/3-23-10

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