

Prepared by:
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2309 Oliver Road
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Emily Kaye Courteau Bar# 100570

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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 75, Sec B, Ranch Meadows S/D, Sec 25, T-1-S, R-9-W, Plat Book 62, page 15, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 19th day of August, 1999 and acknowledged on the 19th day of August, 1999, Anthony L Curtis and wife, Angela Curtis aka Angela D Curtis, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co. dba FNMC, 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 1142 at Page 615; and

WHEREAS, on the 27th day of February, 2004, PNC Bank, NA s/b/m to National City Bank s/b/m to National City Mortgage Co. dba FNMC, assigned said Deed of Trust unto M&T Bank, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3133 at Page 219; and

WHEREAS, on the 1st 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 3133 at Page 220; 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 15, 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 75, Section B, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 62, Page 15, in the office of the chancery clerk of Desoto County, Mississippi.

WHEREAS, at said sale M&T Bank was the highest bidder and best bidder, therefore, for the sum of \$102,216.44 and the same was then and there struck off to M&T Bank 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

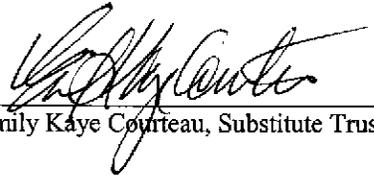
WHEREAS, M&T Bank, has requested transfer and assignment of its bid to Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to Secretary of Veterans Affairs, an Officer of the United States of America and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of M&T Bank, 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

cab/F10-0347

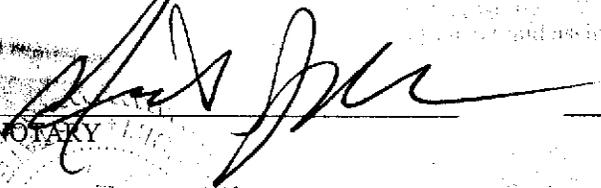
WITNESS MY SIGNATURE, this the 31 day of March, 2010.



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

 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 19th day of August, 1999 and acknowledged on the 19th day of August, 1999, Anthony L. Curtis and wife, Angela Curtis aka Angela D Curtis, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co. dba FNMC, 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 1142 at Page 615; and

WHEREAS, on the 27th day of February, 2004, PNC Bank, NA a/b/m to National City Bank a/b/m to National City Mortgage Co. dba FNMC, assigned said Deed of Trust unto M&T Bank, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3133 at Page 219; and

WHEREAS, on the 1st 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 3133 at Page 220; 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 of Courthouse located at 2335 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 75, Section B, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 58, Page 15, in the office of the chancery clerk of DeSoto County, Mississippi.

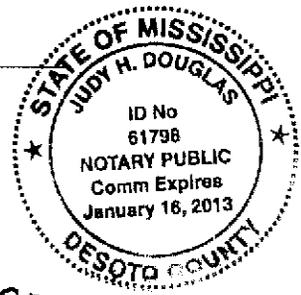
- Volume No. 115 on the 9 day of Mar., 2010
- Volume No. 115 on the 16 day of Mar., 2010
- Volume No. 115 on the 23 day of Mar., 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010
- Volume No. _____ on the _____ day of _____, 2010

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



A. Single first insertion of 374 words @ .12 \$ 44.88
B. 2 subsequent insertions of 748 words @ .10 \$ 74.80

I will only convey such title as is vested in me as Substitute Trustee publication and depositing to same \$ 3.00

WITNESS MY SIGNATURE, this day February 16, 2010 R'S FEE: \$ 122.68

Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(918) 330-9020
cab/F10-0347