

Prepared by:
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**Substitute Trustee's Deed
Indexing Instructions**

Lot 4, Pap's Place Subdivision, Sec 23, T-3S, R-7W, Plat Book 64, Page 33, DeSoto County, MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

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

GRANTEE:
HSBC Bank USA NA fka HSBC Bank USA
2929 Walden Avenue
Depew, NY 14043
716-651-6754

WHEREAS, on the 24th day of October, 2003 and acknowledged on the 24th day of October, 2003, Nathan R Hale, executed and delivered a certain Deed of Trust unto Nations Title Agency of Tennessee, Inc., 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 1858 at Page 681; and

WHEREAS, on the 17th day of April, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2459 at Page 272; and

WHEREAS, on the 7th day of April, 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 3155 at Page 514; 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 April 22, 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 18th day of May, 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 18th day of May, 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 4, Pap's Place Subdivision, situated in Section 23, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, page 33, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale HSBC Bank USA NA fka HSBC Bank USA was the highest bidder and best bidder, therefore, for the sum of \$96,847.51 and the same was then and there struck off to HSBC Bank USA NA fka HSBC Bank USA and it was declared the purchaser thereof; and

F10-0996

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 \$96,847.51 do hereby convey the above-described property to HSBC Bank USA NA fka HSBC Bank USA.

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

ccn/F10-0996

WITNESS MY SIGNATURE, this the 29 day of May, 2010.

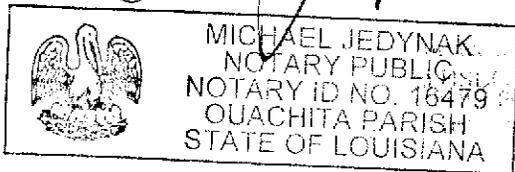
Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 29 day of May, 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 October, 2009 and acknowledged on the 24th day of October, 2009, Nathan R Hale, executed and delivered a certain Deed of Trust unto Nations Title Agency of Tennessee, Inc., 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 1858 at Page 681; and

WHEREAS, on the 17th day of April, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2459 at Page 272; and

WHEREAS, on the 7th day of April, 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 3166 at Page 514; 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 18th day of May, 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 4, Pap's Place Subdivision, situated in Section 23, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, page 39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2445

- Volume No. 115 on the 27 day of April, 2010
- Volume No. 115 on the 4 day of May, 2010
- Volume No. 115 on the 11 day of May, 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 11 day of May, 2010
BY Judy 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 351 words @ .12 \$ 42.12
 - B. 2 subsequent insertions of 702 words @ .10 \$ 70.20
 - C. Making proof of publication and depositing to same \$ 3.00
- I will only convey such title as is vested in me as Substitute Trustee
I'S FEE: \$ 115.32

WITNESS MY SIGNATURE,
this day April 22, 2010
Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
ccn/F10-0996
PUBLISH: 4-27-10/5-4-10/5-11-10

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