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

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DANEY  
Return To:  
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2309 Oliver Road  
Monroe, LA, 71201  
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**Substitute Trustee's Deed  
Indexing Instructions**

Lot 1035, Section A, Southaven West S/D in Section 23, T-1-S, R-8-W, Desoto County, MS in Plat Bk 2 Pgs 43-46

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

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

GRANTEE:  
NationsCredit Financial Services Corporation  
3815 South West Temple  
Salt Lake City, UT 84115  
1-888-818-6032

WHEREAS, on the 6th day of August, 1999 and acknowledged on the 6th day of August, 1999, Robert E Laney aka Robert Laney and Tammy Laney, executed and delivered a certain Deed of Trust unto John Phillips, Trustee for NationsCredit Financial Services Corporation, 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 1138 at Page 88; and

WHEREAS, on the 3rd day of May, 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 3162 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 May 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 8th day of June, 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 8th day of June, 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 1035, Section A, Southaven West Subdivision in Section 23, Township 1 South, Range 8 West, as shown on the plat of said subdivision which is recorded in Plat Book 2, Pages 43, 44, 45, & 46 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Dennis Carl Laney, from Jane Fears Laney, by deed dated June 23, 1997, recorded June 23, 1997 in Book 317, Page 790, recorded in the office of the Chancery Clerk of DeSoto County, Mississippi. (Arthur C. Laney and wife, Mary Jane Laney retain interest to subject property through Warranty Deed filed in Book 58, Page 516)

WHEREAS, at said sale NationsCredit Financial Services Corporation was the highest bidder and best bidder, therefore, for the sum of \$31,563.12 and the same was then and there struck off to NationsCredit Financial Services Corporation and it was declared the purchaser thereof; and

F10-1230

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 \$31,563.12 do hereby convey the above-described property to NationsCredit Financial Services Corporation.

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

sw/F10-1230

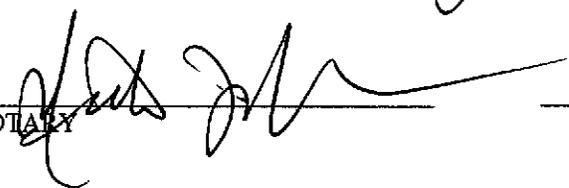
WITNESS MY SIGNATURE, this the 10 day of June, 2010.

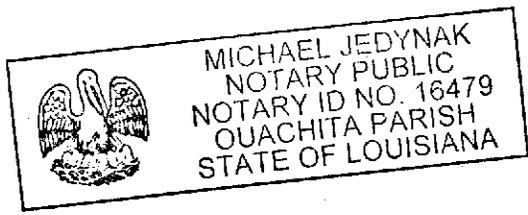
  
\_\_\_\_\_  
Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 10 day of June, 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 6th day of August, 1999 and acknowledged on the 6th day of August, 1999, Robert E. Laney aka Robert Laney and Tammy Laney, executed and delivered a certain Deed of Trust unto John Phillips, Trustee for NationsCredit Financial Services Corporation, 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 1139 at Page 88; and

WHEREAS, on the 3rd day of May, 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 3162 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 to do, on the 3th day of June, 2010, I will during the legal 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 2536 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 1036, Section A, Southaven West Subdivision in Section 23, Township 1 South, Range 8 West, as shown on the plat of said subdivision which is recorded in Plat Book 2, Pages 43, 44, 45, & 46 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Dennis Carl Laney, from Jane Fears Laney, by deed dated June 23, 1997, recorded June 23, 1997 in Book 317, Page 790, recorded in the office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 115 on the 18 day of May, 2010

Volume No. 115 on the 25 day of May, 2010

Volume No. 115 on the 1 day of June, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

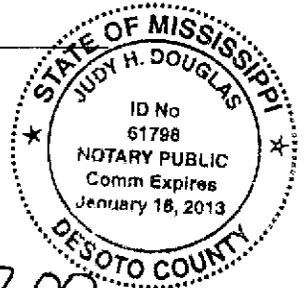
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 1 day of June, 2010

BY Judy Douglas

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



(Arthur C. Laney and wife, Mary Jane Laney retain interest to subject property through Warranty Deed filed in Book 58, Page 516)

385 words @ .12 \$ 46.20  
insertions of 770 words @ .10 \$ 77.00

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

on and depositing to same \$ 3.00

WITNESS MY SIGNATURE, this day May 12, 2010

FEE: \$ 126.20

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 390-9020  
swF10-1230

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