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**Substitute Trustee's Deed
Indexing Instructions**

Lot 194, Sec. E, Phase 1, Kingston West S/D, Sec. 28, T1S, R8W, DeSoto Co., MS., Plat Book 55, Page 49

STATE OF MISSISSIPPI
COUNTY OF DeSoto

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

GRANTEE:
Federal National Mortgage Association c/o
Wells Fargo Bank, N.A.
8480 Stage Coach Circle
Frederick, MD 21701
800-662-3806

WHEREAS, on the 29th day of June, 2007 and acknowledged on the 29th day of June, 2007, Ceresa Gatlin, A Married Woman, joined herein by Phillip O. Gatlin a/k/a Phillip Gatlin, executed and delivered a certain Deed of Trust unto Dennis P. Schwartz, 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 2747 at Page 32; and

WHEREAS, on the 19th day of June, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3049 at Page 21; and

WHEREAS, on the 22nd day of June, 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 3180 at Page 693; 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 July 2, 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 3rd day of August, 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 3rd day of August, 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 194, Section "E", Phase I, Kingston West Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 49 in the office of the Chancery Clerk of DeSoto County, Mississippi.

F10-1643

WHEREAS, at said sale Wells Fargo Bank, N.A. was the highest bidder and best bidder, therefore, for the sum of \$82,309.83 and the same was then and there struck off to Wells Fargo Bank, N.A. 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, N.A., 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, N.A., 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.

WITNESS MY SIGNATURE, this the 6 day of Aug., 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 6 day of Aug., 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.

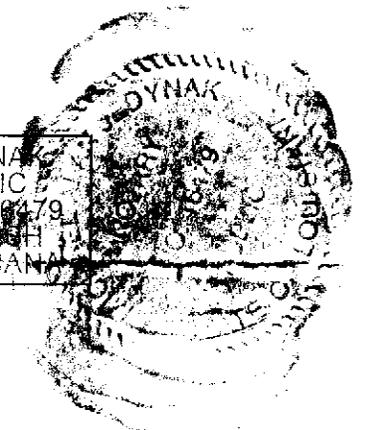


NOTARY

AT DEATH

MY COMMISSION EXPIRES

 MICHAEL JEDYNAK
NOTARY PUBLIC
NOTARY ID NO. 10479
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 29th day of June, 2007 and acknowledged on the 29th day of June, 2007, Ceresa Gatlin, A Married Woman, joined herein by Phillip O. Gatlin a/k/a Phillip Gatlin, executed and delivered a certain

Deed of Trust unto Dennis P. Schwartz, 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 2747 at Page 32; and

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WHEREAS, on the 22nd day of June, 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 3180 at Page 693; 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 3rd day of August, 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:

Volume No. 115 on the 13 day of July, 2010
Volume No. 115 on the 20 day of July, 2010
Volume No. 115 on the 27 day of July, 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010

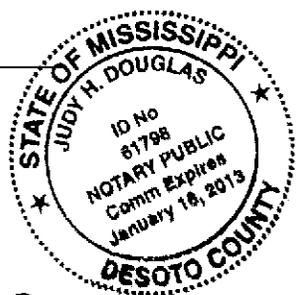
Diane Smith

Sworn to and subscribed before me, this 27 day of July, 2010
BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
N EXPIRES: JANUARY 16, 2013
DIXIE NOTARY SERVICE, INCORPORATED

Lot 194, Section "E", Phase I, Kingston West Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 49 in the office of the Chancery Clerk of DeSoto County, Mississippi.
I will only convey such title as is vested in me as Substitute Trustee
WITNESS MY SIGNATURE, this day July 2, 2010
Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
ccvF10-1643
PUBLISH: 7-13-10/7-20-10/7-27-10

tion of 360 words @ .12 \$ 43.20
requent insertions of 720 words @ .10 \$ 72.00
publication and depositing to same \$ 3.00
HER'S FEE: \$ 118.20



Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229