

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

Return To: *30*  
Morris & Associates  
2309 Oliver Road  
Monroe, LA, 71201  
Telephone: 318-330-9020

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 103, The Lakes of Delta Bluffs Planned Development, Phase IIA, in Sec 26 & 27, T-1-S, R-9-W, Plat Book 76,  
Page 1, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

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

GRANTEE:  
US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3  
8480 Stage Coach Circle  
Frederick, MD 21701  
800-662-3806

WHEREAS, on the 26th day of May, 2005 and acknowledged on the 26th day of May, 2005, Michael A. Garrison and Sheryl J. Garrison, Husband and Wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., 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 2,229 at Page 586; and

WHEREAS, on the 6th day of July, 2010, Wells Fargo Bank, NA, assigned said Deed of Trust unto US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3187 at Page 28; and

WHEREAS, on the 1st day of March, 2006 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 Book 2420 at Page 390; 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 14, 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 10th 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 10th 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 103, The Lakes of Delta Bluffs Planned Development, Phase II A, in section 26 & 27, township 1 south, range 9 west, DeSoto county, Mississippi, as per plat thereof recorded in plat book 76, page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3 was the highest bidder and best bidder, therefore, for the sum of \$134,685.33 and the same was then and  
F06-0115

there struck off to US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3 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 \$134,685.33 do hereby convey the above-described property to US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3.

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

cls/F06-0115

WITNESS MY SIGNATURE, this the 16 day of August, 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 16 day of August, 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 26th day of May, 2005, and acknowledged on the 26th day of May, 2005, Michael A. Garrison and Sheryl J. Garrison, Husband and Wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., 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 2,229 at Page 586; and

WHEREAS, on the 6th day of July, 2010, Wells Fargo Bank, NA, assigned said Deed of Trust unto US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3187 at Page 28; and

WHEREAS, on the 1st day of March, 2008, 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 Book 2420 at Page 390; 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 10th 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:

Lot 103, The Lakes of Delta Bluffs Planned Development, Phase II A, in section 26 & 27, township 1 south, range 9 west, DeSoto county, Mississippi, as per plat thereof recorded in plat book 76, page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

- Volume No. 115 on the 20 day of July, 2010
- Volume No. 115 on the 27 day of July, 2010
- Volume No. 115 on the 3 day of Aug., 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010
- Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

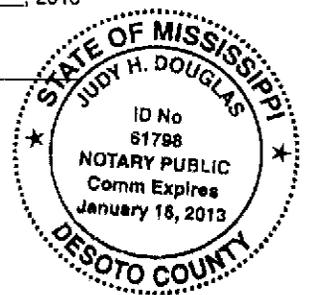
I will only convey such title as is vested in me as Substitute Trustee  
WITNESS MY SIGNATURE, this day July 14, 2010  
Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
cls/F06-0115  
PUBLISH: 7-20-10/7-27-10/8-3-10

Diane Smith

Sworn to and subscribed before me, this 3 day of Aug., 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 372 words @ .12 \$ 44.64
  - B. 2 subsequent insertions of 744 words @ .10 \$ 74.40
  - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 122.04