

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

7th Return To:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
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**Substitute Trustee's Deed
Indexing Instructions**

Lot 494, Section E, Twin Lake S/D, Plat Bk 12 Pg 18 DeSoto Co., MS
Being in Sec 6 Township 2 South Range 8 West

STATE OF MISSISSIPPI
COUNTY OF DeSoto

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

GRANTEE:
U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through
Certificates, Series 2005-7
3815 South West Temple
Salt Lake City, UT 84115
1-888-818-6032

WHEREAS, on the 19th day of July, 2005 and acknowledged on the 19th day of July, 2005, Tina W. Loveberry and Calvin Bernard Loveberry, wife and husband, executed and delivered a certain Deed of Trust unto Austin Law Firm, 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 2264 at Page 429; and

WHEREAS, on the 31st day of October, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3077 at Page 545; and

WHEREAS, on the 31st day of October, 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 DK T Book 3077 at Page 546; 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 August 5, 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 31st 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 31st 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 494, Section "E", Twin Lake Subdivision, located in Section 6, Township 2 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 12, Pages 18-20, in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, at said sale U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7 was the highest bidder and best bidder, therefore, for the sum of \$68,743.64 and the same was then and there struck off to U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7 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 \$68,743.64 do hereby convey the above-described property to U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7.

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

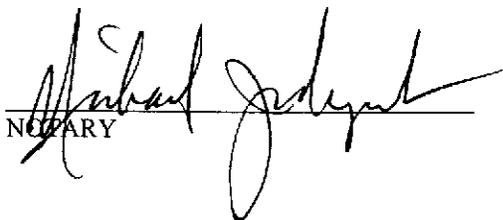
ccn/F08-3108

WITNESS MY SIGNATURE, this the 3rd day of September, 2010.

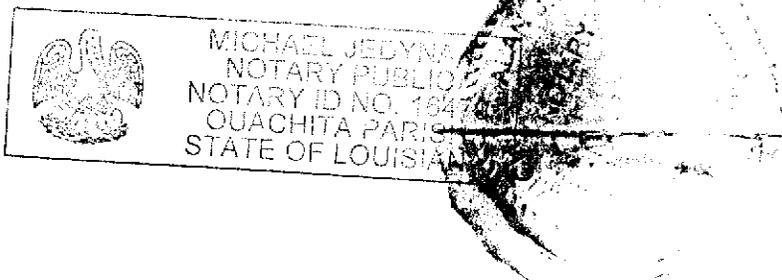

Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 3rd day of September, 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 19th day of July, 2006 and acknowledged on the 19th day of July, 2006, Tina W. Loveberry and Calvin Bernard Loveberry, wife and husband, executed and delivered a certain Deed of Trust unto Austin Law Firm, 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 2264 at Page 429; and

WHEREAS, on the 31st day of October, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity Pass-Through Certificates, Series 2005-7, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3077 at Page 545; and

WHEREAS, on the 31st day of October, 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 DK T Book 3077 at Page 546; 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 31st 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 each to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

- Volume No. 115 on the 10 day of Aug., 2010
- Volume No. 115 on the 17 day of Aug., 2010
- Volume No. 115 on the 24 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

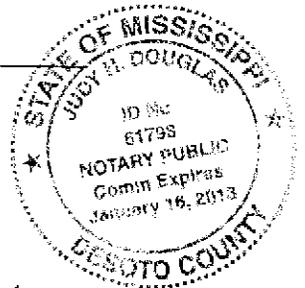
Lot 484, Section "E", Twin Lake Subdivision, located in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 12, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.
I will only convey such title as is vested in me as Substitute Trustee
WITNESS MY SIGNATURE, this day August 5, 2010
Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
ccv/P08-3108
PUBLISH: 8-10-10/8-17-10/8-24-10

Diane Smith

Sworn to and subscribed before me, this 24 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 377 words @ .12 \$ 45.24
 - B. 2 subsequent insertions of 754 words @ .10 \$ 75.40
 - C. Making proof of publication and depositing to same \$ 3.00
- TOTAL PUBLISHER'S FEE: \$ 123.64