

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020
Sean A. Southern Bar# 103043

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

**Substitute Trustee's Deed
Indexing Instructions**

Lot 147, Sec. D, Deer Creek S/D, Sec. 7, T-3-S, R-7-W, in Plat Book 77 at Page 30, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

GRANTOR:
Sean A. Southern
2309 Oliver Road
Monroe LA 71201
318-330-9020

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

WHEREAS, on the 15th day of July, 2008 and acknowledged on the 15th day of July, 2008, Drue W. Howarth aka Drue Howarth, married man joined herein by Angela T. Howarth, executed and delivered a certain Deed of Trust unto James W. Amos, 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 2925 at Page 55; and

WHEREAS, on the 15th day of October, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3228 at Page 666; and

WHEREAS, on the 8th day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3274 at Page 479; 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, Sean A. Southern, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated February 17, 2011 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 15th day of March, 2011, 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, Sean A. Southern, Substitute Trustee, did on the 15th day of March, 2011, 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 147, Section D, Deer Creek Subdivision, located in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 77, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale Wells Fargo Bank, NA was the highest bidder and best bidder, therefore, for the sum of \$135,731.48 and the same was then and there struck off to Wells Fargo Bank, NA 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, NA, 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, NA, 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.

DMM/F10-2743

WITNESS MY SIGNATURE, this the 16 day of March, 2011.

Sean A. Southern

Sean A. Southern, Substitute Trustee

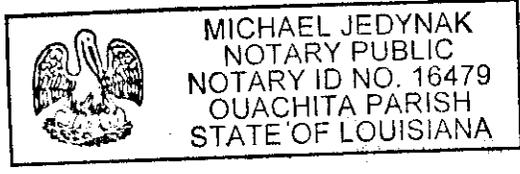
STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 16 day of March, 2011, the within named Sean A. Southern, 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.

Michael Jedynak
NOTARY

AT DEATH
MY COMMISSION EXPIRES



F10-2743



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 15th day of July, 2008 and acknowledged on the 15th day of July, 2008, Drue W. Howarth aka Drue Howarth, married man joined herein by Angela T. Howarth, executed and delivered a certain Deed of Trust unto James W. Amos, 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 2925 at Page 55; and

WHEREAS, on the 15th day of October, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3228 at Page 666; and

WHEREAS, on the 8th day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3274 at Page 479; 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 15th day of March, 2011, 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. 116 on the 22 day of Feb., 2011
- Volume No. 116 on the 1 day of Mar., 2011
- Volume No. 116 on the 8 day of Mar., 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011
- Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Lot 147, Section "D", Deer Creek Subdivision, located in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 77, Page 30, 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 17th day of February, 2011.

Sean A. Southern
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
DMM/F10-2743
P U B L I S H
2.22.11/3.1.11/3.8.11

Sworn to and subscribed before me, this 8 day of Mar., 2011

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 362 words @ .12 \$ 43.44

B. 2 subsequent insertions of 724 words @ .10 \$ 72.40

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 118.84