

3/23/11 10:17:55
DK W BK 654 PG 296
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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

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

**Substitute Trustee's Deed
Indexing Instructions**

Lot 47, Sec. A, Magnolia Garden S/D, P.U.D. 1st. Addition, in Sec. 34, T1S, R6W, Plat Book 40, Page 28, DeSoto Co., MS.

STATE OF MISSISSIPPI
COUNTY OF DeSoto

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

GRANTEE:
The Bank Of New York Mellon f/k/a The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-backed Certificates, Series 2006- BC5
7105 Corporate Drive
Plano, TX 75024
800-669-0102

WHEREAS, on the 10th day of May, 2006, and acknowledged on the 10th day of May, 2006, Ashley Gillespie, Single Borrower, executed and delivered a certain Deed of Trust unto Kirk Smith, 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 2476 at Page 338; and

WHEREAS, on the 30th day of September, 2008, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-backed Certificates, Series 2006- BC5, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2952 at Page 603; and

WHEREAS, on the 16th day of August, 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 3257 at Page 717; 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 February 9, 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, Emily Kaye Courteau, 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 47, Section A, Magnolia Garden Subdivision, P.U.D. 1st Addition, in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi

WHEREAS, at said sale The Bank Of New York Mellon f/k/a The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-backed Certificates, Series 2006- BC5 was the highest bidder and best bidder, therefore, for the sum of \$85,500.00 and the same was then and there struck off to The Bank Of New York Mellon f/k/a The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-backed Certificates, Series 2006- BC5 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 \$85,500.00 do hereby convey the above-described property to The Bank Of New York Mellon f/k/a The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-backed Certificates, Series 2006- BC5.

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

DMM/F10-2028

WITNESS MY SIGNATURE, this the 22 day of March, 2011.

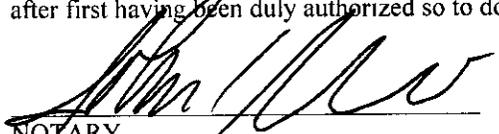


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 22 day of MARCH, 2011, 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.

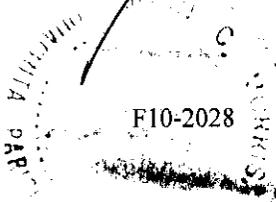


NOTARY

AT DEATH
MY COMMISSION EXPIRES

Bar Roll # 01987

F10-2028



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 10th day of May, 2006, and acknowledged on the 10th day of May, 2006, Ashley Gillespie, Single Borrower, executed and delivered a certain Deed of Trust unto Kirk Smith, 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 2478 at Page 338; and

WHEREAS, on the 30th day of September, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank Of New York, As Trustee For The Certificate-holders: CWABS, Inc., Asset-backed Certificates, Series 2006-BC5, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2952 at Page 603; and

WHEREAS, on the 16th day of August, 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 3257 at Page 717; 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 July, 2011

Volume No. 116 on the 1 day of May, 2011

Volume No. 116 on the 8 day of May, 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Sworn to and subscribed before me, this 8 day of May, 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 367 words @ .12 \$ 44.04
B. 2 subsequent insertions of 734 words @ .10 \$ 73.40
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 120.44

Lot 47, Section A, Magnolia Garden Subdivision, P.U.D. 1st Addition, in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, 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 9th day of February, 2011.
Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
DMMWF10-2028
P U B L I S H E R
2.22.11/3.1.11/3.8.11

MORRIS & ASSOCIATES

DK W BK 654 P6 299

Attorneys at Law

Phone: 318.330.9020 Facsimile: 318.340.7600

2309 Oliver Road, Monroe, LA 71201

Admitted in MS* / Admitted in LA and MS**

John C. Morris, III**

Emily K. Courteau**

Michael Jedynak**

Sean Southern*

Internal Revenue Service
 SBE-Technical Services
 Gulf States - Advisory

FedEx# 7967 4159 0522

FEB 14 2011

INTERNAL REVENUE SERVICE

1555 Poydras St., Stc. 220

Stop: 65

New Orleans, LA 70112

Technical Territory Area 5 Coll
 New Orleans, LA

Dear Sir or Madam:

Re: FEDERAL TAX LIEN

- A. The Internal Revenue District, which originated the Notice of Federal Tax Lien, is Wage & Investment Area #3.
- B. The name of the taxpayer shown on the Notice is: Ashely L. Gillespie.
- C. ~~The serial number or identification number~~ shown on the Notice is 342026707, the Notice was filed on 02/05/2007, recorded in the office of the Chancery Clerk DeSoto County, Mississippi, at Federal Tax lien Book 14 at Page 447; and is in the amount of \$ 6,105.94.
- D. The residence shown on the Notice is 6719 Jennifer Drive, Olive Branch, MS 38654.
- E. The Date of the Notice is: 01/26/2007
- F. The description of the property is: SEE ATTACHED EXHIBIT "A".
- G. The property is scheduled to sell for cash to the highest and best bidder on the 15th day of March, 2011, between the hours of 11:00 a.m. and 4:00 p.m. at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse, Hernando, Mississippi. (A copy of the Notice of Sale is attached hereto as Exhibit "B").
- H. The present and outstanding balances of the loan including fees and cost are itemized as follows:

Principal Balance:	\$ 95,711.69
Fees and Costs:	\$ 1,171.68
Total Fees and Costs:	\$ 1,171.68
TOTAL	\$ 96,883.37

DK W BK 654 PG 300

You are hereby notified that my client BAC Home Loans Servicing is the holder and owner of the following described Deed of Trust affecting the above described property, to-wit:

SEE ATTACHED EXHIBIT "A".

Deed of Trust from Ashley Gillespie, Single Borrower, to Kirk Smith, Trustee, dated the 10th day of May, 2006, and recorded in Book 2476 at Page 338 in the Mortgages and Deeds of Trust of DeSoto County, Mississippi.

This notice is served on you in accordance with the terms of the Federal Tax Lien Act of 1966, as amended, not less than twenty-five (25) days prior to the sale date of the property aforesaid.

Sincerely yours,



Morris & Associates

DMM/ F10-2028

THIS NOTICE IS CONSIDERED ADEQUATE
IN ACCORDANCE WITH IRC 7475(C)

Signature: 

Manager, Technical Services, Area 5
SBSE, Advisory, New Orleans, LA

TOTAL P.004