

4/20/12 10:08:52  
DK W BK 679 PG 172  
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 406, Sec J, Magnolia Estates S/D, Sec 35, T-1-S, R-6-W, Plat Book 44, pg 39, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

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

GRANTEE:  
Wells Fargo Bank, NA  
8480 Stage Coach Circle  
Frederick, MD 21701  
800-662-3806

WHEREAS, on the 2nd day of August, 2006 and acknowledged on the 2nd day of August, 2006, Marta O Howard, married, joined herein by Edward Howard aka Edward E Howard, Jr., executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, 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 2544 at Page 335; and

WHEREAS, on the 20th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, 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 3344 at Page 662; and

WHEREAS, on the 23rd day of February, 2012 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 3405 at Page 196; 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 March 12, 2012 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 April, 2012, 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 April, 2012, 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 406, Section J, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, per plat recorded in Plat Book 44, Page 39, in the office of the Chancery Court 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 \$96,329.00 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

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$96,329.00 do hereby convey the above-described property to Wells Fargo Bank, NA.

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

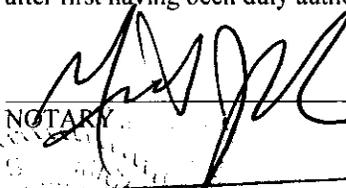
tdp/F11-2501

WITNESS MY SIGNATURE, this the 17 day of April, 2012.

  
\_\_\_\_\_  
Emily Kaye Courteau, Substitute Trustee

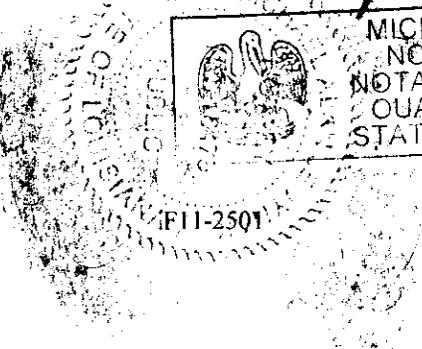
STATE OF LOUISIANA  
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME the undersigned authority in and for the aforesaid jurisdiction, on this, the 17 day of April, 2012, 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



AFFP

F11-2501/Howard

# Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS  
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

March 20, 2012, March 27, 2012, April 03, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

  
\_\_\_\_\_

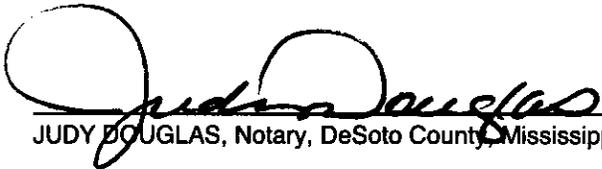
Clerk

Subscribed to and sworn to me this 3rd day of April 2012.

Substitute Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 2nd day of August, 2006, and acknowledged on the 2nd day of August, 2006, Marta O. Howard, married, joined herein by Edward Howard aka Edward E. Howard, Jr., executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, 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 2544 at Page 335; and  
WHEREAS, on the 20th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, 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 3344 at Page 662; and  
WHEREAS, on the 23rd day of February, 2012, 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 3405 at Page 196; 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 April, 2012, 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 406, Section J, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, per plat recorded in Plat Book 44, Page 39, in the office of the Chancery Court Clerk of Desoto County, Mississippi. I will only convey such title as is vested in me as Substitute Trustee.  
WITNESS MY SIGNATURE, this 12th day of March, 2012.

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
tdp/F11-2501  
PUBLISH: 3.20.12/3.27.12/4.3.12

  
\_\_\_\_\_

JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013



00002954 00008775 318-323-9741

Kimberly West  
Morris & Associates  
2309 Oliver Road  
Monroe, LA 71201