

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

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**Substitute Trustee's Deed  
Indexing Instructions**

Lot 252, Section F, Deerchase S/D, Section 4, T2S, R7W, Plat Book 89, Page 15, DeSoto County, MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

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

GRANTEE:  
Federal Home Loan Mortgage Corporation c/o  
Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP  
7105 Corporate Drive  
Plano, TX 75024  
(800) 669-6650

WHEREAS, on the 5th day of August, 2005 and acknowledged on the 5th day of August, 2005, John M Morris, Lisa M Morris, husband and wife, executed and delivered a certain Deed of Trust unto Andrew D. Pierotti, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Commercial Bank & Trust 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 2282 at Page 57; and

WHEREAS, on the 26th day of September, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3348 at Page 738; and

WHEREAS, on the 3rd day of April, 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 3423 at Page 410; 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 May 15, 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 26th day of June, 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 26th day of June, 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 252, Section F, Deerchase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 15, In the office of the Chancery Clerk of DeSoto County, Mississippi

WHEREAS, at said sale Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP was the highest bidder and best bidder, therefore, for the sum of \$123,930.00 and the same was then and there struck off to Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP 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, Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, has requested transfer and assignment of its bid to Federal Home Loan Mortgage Corporation and has authorized the undersigned to convey the property described above to Federal Home Loan Mortgage Corporation and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, as the highest and best bidder to Federal Home Loan Mortgage Corporation, 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 Home Loan Mortgage Corporation the land and property herein described.

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

FM/F12-0669

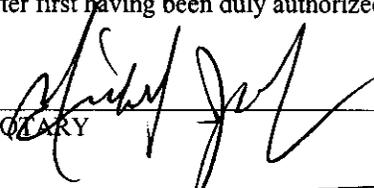
WITNESS MY SIGNATURE, this the 27 day of June, 2012.

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

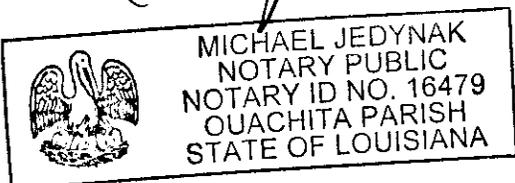
STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 27 day of June, 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



F12-0669

F12-0669/Morris

### Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI }  
COUNTY OF DESOTO } SS

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:

June 05, 2012, June 12, 2012, June 19, 2012

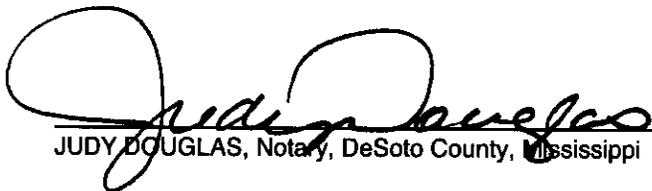
That said newspaper was regularly issued and circulated on those dates.

SIGNED



Clerk

Subscribed to and sworn to me this 19th day of June 2012.

  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00002954 00011290 318-323-9741

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

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

WHEREAS, on the 5th day of August, 2005 and acknowledged on the 5th day of August, 2005, John M Morris, Lisa M Morris, husband and wife, executed and delivered a certain Deed of Trust unto Andrew D. Pierotti, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Commercial Bank & Trust 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 2282 at Page 57; and

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WHEREAS, on the 3rd day of April, 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 3423 at Page 410; 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 26th day of June, 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 252, Section F, Deers Chase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 15, 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 15th day of May, 2012.

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
FM/F12-0669  
PUBLISH: 6-5-12 / 6-12-12 / 6-19-12

