

Record and Return to:
Regions Mortgage, Inc.
P O Box 669
Montgomery, AL 36101-0669

Note to Clerk: Please Cross reference this
Affidavit with that, certain Mortgage/Deed
of Trust recorded on 09/1092 in Book 603
Page 713 as Instrument No. NA DESOTO
County, MISSISSIPPI

AFFIDAVIT REGARDING LOST OR MISPLACED ASSIGNMENT

Client: REGIONS MORTGAGE, INC.

LOAN NO: 904765-5

STATE OF: MISSISSIPPI
COUNTY OF: DESOTO

Before me, the undersigned authority, personally appeared Willie Martin-Berry who upon being duly sworn deposes and says as follows:

1. That he/she is Paid in Full Supervisor of Real Estate Financing, Inc. n/k/a Regions Mortgage, Inc. the Custodian of the document which is the subject of this affidavit and the holder of That certain Note and Mortgage/Deed of Trust dated September 10, 1992 from RANDAL C. SEMSTER AND WIFE, KELLY A. DEMSTER TO PERCY GALBREATH & SON, INC.. IN THE ORIGINAL AMOUNT \$105,050.00 (HEREINAFTER THE "Mortgage/Deed of Trust" and "Note"):
2. The Mortgage/Deed of Trust is recorded on September 10, 1992 in Book 603 Page 713, as Instrument No. NA, DESOTO County, MISSISSIPPI. There are no assignments of records:

Property Address: 419 ANN MARIE DRIVE SOUTHAVEN, MISSISSIPPI 38671

That the Mortgage/Deed of Trust and Note was purchases by Real Estate Financing, Inc. n/k/a Regions Mortgage, Inc., but the Assignment from PERCY GALBREATH & SON, INC. to Real Estate Financing, Inc., n/k/a Regions Mortgage, Inc. Cannot be located for the recording.

3. That PERCY GALBREATH & SON, INC. was administratively dissolved
4. That after a diligent search, the former officers of PERCY GALBREATH & SON, INC. could not be located to obtain a replacement assignment for recording:
6. That at all times Real Estate Financing, Inc. n/k/a Regions Mortgage, Inc. has been the holder of the Mortgage/Deed of Trust and Note with full Authority to exercise the rights of a Lender thereunder:
7. Real Estate Financing, Inc. n/k/a Regions Mortgage, Inc. is incorporated herein by Reference, further evidencing authority to exercise the rights of a Lender thereunder and under the Mortgage/Deed of Trust:
8. This Affidavit is given with the knowledge that it will be relied upon the Purchasers, Seller, Lender, Attorneys, and Title Insurance Companies

FURTHER AFFIANT SAITH NOT.

DATED: August 7, 2002

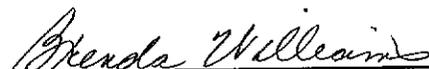
REAL ESTATE FINANCING, INC. N/K/A REGIONS
MORTGAGE, INC.


WILLIE MARTIN-BERRY
PAID IN FULL SUPERVISOR

STATE OF: ALABAMA

COUNTY OF: MONTGOMERY

On 8/7/02 before me Brenda Williams, notary public, personally, appeared Willie Martin-Berry, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies) on the instrument the person (s), or the entity upon the behalf of which the person(s) acted, executed the instrument.


Brenda Williams, Notary

Prepared By: Brenda Williams, Regions Mortgage, Inc., 605 South Perry Street, Montgome
36104 1-800-392-5669

STATE MS. - DESOTO CO.

AUG 12 11 15 AM '02

BK 1544 PG 325
W.E. DAVIS CH. GLK.

