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BK 2,976 PG 184
DESOTO COUNTY, MS
M BK 490 PG 101
W.E. DAVIS, CH CLERK

After Recording Please Return to:
Cory P. Sims
MORRIS, SCHNEIDER & PRIOR, L.L.C.
1587 Northeast Expressway
Atlanta, Georgia 30329

Cross-Reference to:
Book 1447, Page 270
Desoto County, Mississippi Records
Book 1447, Page 265
DeSoto County, Mississippi Records
Book 109, Page 350
DeSoto County, Mississippi Records

Above This Line is for Recording Purposes Only
CHANCERY COURT OF DESOTO COUNTY

IN THE STATE OF MISSISSIPPI

U.S. BANK NATIONAL)
ASSOCIATION,)
)
Plaintiff,)
)
v.)
)
LANI BULLARD, LORI PALMER,)
And OCWEN FEDERAL BANK FSB,)
)
Defendants.)

Civil Action No. :
08-04-0666

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AMENDED DEFAULT JUDGMENT

This action was brought by Plaintiff concerning real property situated in DeSoto County, Mississippi and commonly known as 5385 Hurt Road, Horn Lake, Mississippi 38637 ("the Property"), and filed with this Court. Defendant Lani Bullard was served with a copy of the complaint on April 9, 2008 by delivering a copy of same by personal service. Defendant Lori Palmer was served with a copy of the complaint on April 9, 2008 by delivering a copy of same by personal service. Defendant Ocwen Federal Bank FSB was served with a copy of the complaint and Amended

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Complaint on August 6, 2008.

Pursuant to the *Mississippi Rules of Civil Procedure* rule 55(b), because the Defendant has failed to plead, answer, or otherwise defend within thirty (30) days from the date of service, the Defendant is in default. An Application to the Clerk for Entry of Default and Supporting Affidavit was filed by the Plaintiff and a Docket Entry of Default was made on October 10, 2008, pursuant to *M.R.C.P. rule 55(a)*. Because the Defendant has failed to appear after the Application to the Clerk for Entry of Default was filed, Plaintiff is entitled to a judgment by default pursuant to *M.R.C.P. rule 55*.

WHEREFORE, the Court, having considered the pleadings, evidence, and arguments of counsel, it is hereby:

IT IS FURTHER ORDERED AND ADJUDGED that Plaintiff has a valid and subsisting first-in-priority, secured mortgage lien on the Property;

IT IS FURTHER ORDERED AND ADJUDGED an equitable lien in favor of the Plaintiff, as first-in-priority, secured lien position, against the Property is established;

IT IS FURTHER ORDERED AND ADJUDGED that Deed of Trust filed at Book 1447, Page 270 is superior to Deed of Trust filed at Book 1447, Page 265, and Deed of Trust filed at Book 1447, Page 270 is a first-in-priority lien against the

M BK 490 PG 12

Property, with such Order being recorded in the office of the Chancery Clerk of Desoto County, Mississippi without;

IT IS FURTHER ORDERED AND ADJUDGED That this Honorable Court enter an Order and Judgment declaring that Deed of Trust filed at Book 1447, Page 270 and Deed of Trust filed at Book 1447, Page 265 be re-recorded in the correct order to preserve the priority of the Deeds of Trust as intended by the parties; Deed of Trust filed at Book 1447, Page 270 to be re-recorded ahead of Deed of Trust filed at Book 1447, Page 265;

IT IS FURTHER ORDERED AND ADJUDGED that a certified copy of this Order will be duly recorded in the land records of DeSoto County, and further, that same will be cross-referenced and cross indexed with the Deeds of Trust recorded at Book 1447, Page 270, and Book 1447, Page 265, and the Quit Claim Deed filed at Book 109, Page 350;

IT IS FURTHER ORDERED AND ADJUDGED that the Court grant such other and further relief as it deems just and proper.

SO ORDERED AND ADJUDGED this 6th day of November, 2008.

Yvonne B. Cobb

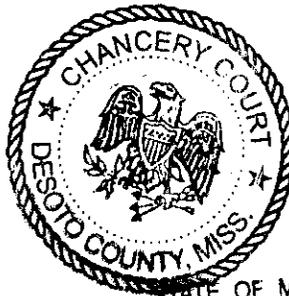
CHANCELLOR
DESOTO COUNTY

Prepared and submitted by:

Cory P. Sims

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Attorney for Plaintiff

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STATE OF MISSISSIPPI, COUNTY OF DESOTO
I HEREBY CERTIFY that the above and foregoing is
a true copy of the original filed in this office.
This the 7 day of Nov., 2008
By W.E. Davis, Clerk of the Chancery Court
S. Patrick D.C.