
Prepared by:

James J. McNamara IV (MB # 100690)
Laura F. Rose (MB # 102256)
Adams and Reese LLP
1018 Highland Colony Parkway, Ste. 800
Ridgeland, MS 39157
(601) 353-3234

After Recording Return to:

James J. McNamara IV (MB # 100690)
Laura F. Rose (MB #102256)
Adams and Reese LLP
1018 Highland Colony Parkway, Ste. 800
Ridgeland, MS 39157
(601) 353-3234

Indexing Instructions:

Lot 3, Phase II, Scott Industrial Subdivision, situated in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof in Plat Book 75, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi

Note to Clerk of Court: Please make marginal notations on that certain Deed of Trust, which was filed for record at Book 2,159 at Page 14 in the office of the Chancery Clerk of DeSoto County, Mississippi.

NOTICE OF ENTRY OF COURT ORDER

REGIONS BANK, AS SUCCESSOR IN INTEREST

TO UNION PLANTERS BANK, N.A. an Alabama banking institution,
2050 Parkway Office Circle East RCN 3rd Floor, Birmingham, Alabama 35244
(205) 560-3807

PLAINTIFF

VERSUS

CAUSE NO. 10-09-2024

GARY HALL, 1741 Nail Road, Horn Lake, Mississippi 38637,
LYNETTE HALL, 1741 Nail Road, Horn Lake, Mississippi 38637,
AND HALL'S FLOORING, 5932 Hwy. 51 North, Horn Lake,
Mississippi 38657

DEFENDANTS

Relating to Premises in DeSoto County, Mississippi

NOTICE OF ENTRY OF COURT ORDER AND JUDGMENT

This Notice of Entry of Court Order is being filed by Plaintiff Regions Bank, by and through its undersigned counsel, in order to file of record a true and correct copy of that certain Order and Judgment dated March 18, 2011, and filed April 15, 2011, in the Chancery Court of DeSoto County, Mississippi (hereinafter, the "Order").

A true and correct copy of said Order is attached hereto as **Exhibit "A"** and incorporated herein by reference. The subject Real Property, as defined in the Order, is the same property as contained in that certain Deed of Trust, executed by Gary and Lynette Hall, which Deed of Trust was filed for record and is recorded at Book 2,159 at Page 14 in the Office of the Chancery Clerk of DeSoto County, State of Mississippi, (referred to as "Deed of Trust"), pertaining to the property described in the **Exhibit "B"** attached hereto and incorporated herein by reference.

IN WITNESS WHEREOF, the undersigned have executed this instrument as of the 20th day of April, 2011.

REGIONS BANK

By: *Laura Ford Rose*
 Name: Laura Ford Rose
 Its: Counsel

STATE OF MISSISSIPPI
 COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for the said county and state, on this 20th day of April, 2011, within my jurisdiction, the within named Laura Ford Rose, who acknowledged that she is Attorney for Regions Bank, an Alabama banking institution, and that in said representative capacity, for and on behalf of said banking institution, and as its act and deed she executed the above and foregoing instrument, after first having been duly authorized by said banking institution so to do.

Eugenia W Canterbury
 Notary Public

My Commission Expires: September 28, 2014

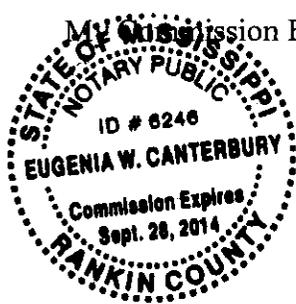


Exhibit A

1038834-1

COPY**IN THE CHANCERY COURT OF DESOTO COUNTY, MISSISSIPPI****REGIONS BANK (SUCCESSOR IN INTEREST BY
MERGER TO UNION PLANTERS BANK, N.A.)****PLAINTIFF****VS.****GARY HALL, LYNETTE HALL,
HALLS FLOORING, INC.,
and FTF, LLC d/b/a FOREST TO FLOOR****FILED****NO. 10-09-2024****APR 15 2011****W E DAVIS, CLERK****DEFENDANTS****ORDER AND JUDGMENT**

THIS CAUSE having come before the Court for confirmation of a judicial foreclosure sale and this Court, having considered the pleadings, and relevant law, and otherwise being duly advised in the premises, and finding that it has jurisdiction over the parties and the subject matter, finds and determines as follows:

1. By prior Order granting Default Judgment entered on December 15, 2010, this Court held, among other things, that Regions Bank has a valid subsisting first mortgage lien against the following "Real Property," also specifically described in its Complaint for Judicial Foreclosure and to Appoint Commissioner:

Lot 3, Phase II, Scott Industrial Subdivision, situated in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof in Plat Book 75, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2. Defendants Gary Hall and Lynette Hall executed a valid and enforceable promissory note in favor of Plaintiff in the original principal amount of \$385,144.40 (hereinafter, the "Note"). The Note was secured by a valid and enforceable Deed of Trust, for the benefit of Plaintiff, filed of record in Book 2,159 at Page 14 in the office of the Chancery Clerk of DeSoto County, Mississippi; the Note and Deed of Trust, both of which are attached to Plaintiff's Complaint for Judicial Foreclosure and to Appoint Commissioner, gave Plaintiff a first priority

mortgage lien on certain real property in DeSoto County, Mississippi. The Deed of Trust contained a valid and enforceable power of sale provision. Defendants defaulted under the terms of the Note and Deed of Trust.

3. This Court, in its Default Judgment, reformed that Regions' Deed of Trust, described above and attached to Regions' Complaint for Judicial Foreclosure and to Appoint Commissioner, to reflect the intent of the parties to designate and identify a trustee, namely Charles N. Parrott.

4. Accordingly, the Court ordered and adjudged as follows in the Default Judgment:

(a) That a foreclosure sale of the Real Property, described above and in the Deed of Trust, be held;

(b) That Charles N. Parrott of Adams and Reese LLP be appointed Commissioner to conduct the foreclosure sale on the Real Property that is subject to the Deed of Trust described above and attached to Plaintiff's Complaint for Judicial Foreclosure and to Appoint Commissioner, reformed according to the Default Judgment;

(c) That the Commissioner offer the Real Property for sale and sell at public sale and outcry to the highest and best bidder for cash, during the legal hours on a date certain, in accordance with the terms of the Deed of Trust and applicable law, including Miss. Code Ann. § 89-1-55, for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees, and expenses of sale;

(d) That proceeds of the sale shall go to the satisfaction of Plaintiff's aforesaid Deed of Trust and payment of fees and expenses as provided for herein, and if there is an excess, it shall be paid according to law;

(e) That Regions is entitled to recover attorney's fees, Substituted Trustee's fees, Commissioner's fees, expenses of sale, and court costs; and

(f) That Regions be awarded a deficiency judgment against Gary Hall, Lynette Hall, and Halls Flooring, Inc., in the amount of any deficiency due and owing after the sale;

5. Charles N. Parrott of Adams and Reese LLP, as Commissioner, after posting and publication of the Commissioner's Notice of Sale as required by the terms of the Deed of Trust, prior orders of the this Court, and the laws of the State of Mississippi, during the legal hours (between the hours of 11:00 a.m. and 4:00 p.m.), on the 16th day of February, 2011, at public outcry offered the Real Property described herein for sale at the east front door of the Courthouse of DeSoto County, Mississippi, located in Hernando, Mississippi.

6. At such sale, Regions bid the sum of \$288,727.00 and was the highest and best bidder for cash.

7. Charles N. Parrott, as Commissioner, in consideration of the sum of \$288,727.00, sold and conveyed the Real Property to Regions Bank, a an Alabama banking corporation, by virtue of that certain Commissioner's Deed, a copy of which is attached hereto, which will be filed of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, upon confirmation and entry of this Order by this Court.

8. There was a deficiency after said sale. The balance due on the Note, exclusive of attorneys' fees, costs and expenses as of February 17, 2011, was \$331,965.04, itemized as follows:

Principal	\$306,677.02
Interest through Feb. 17, 2011	\$22,656.30
Late Fees as of Feb. 17, 2011	\$2,631.72

After accounting for the sale of the Real Property, there was a deficiency of \$43,238.04, exclusive attorneys' fees, costs and expenses. Attorneys' fees through February 22, 2011 total \$8,770.23. Costs and expenses through February 22, 2011 total \$5,072.33.

9. The judicial foreclosure sale was conducted in accordance with the terms of this Court's Orders, the Deeds of Trust, and the laws of the State of Mississippi. All aspects of the foreclosure sale were commercially reasonable.

IT IS, THEREFORE, ORDERED and ADJUDGED that:

- A. The judicial foreclosure sale of the Real Property, as described herein, shall be and hereby is confirmed.
- B. That title to the Real Property is vested in said Regions Bank pursuant to said Commissioner's sale and said Commissioner's Deed.
- C. The Commissioner's Deed, as described herein and attached hereto, shall be and hereby is ratified and approved.
- D. Charles N. Parrott of Adams and Reese LLP is hereby discharged from his duties as Commissioner.
- E. Regions Bank shall be and hereby is awarded a deficiency judgment in the amount of \$43,238.04, attorneys' fees in the amount of \$8,770.23, and costs and expenses in the amount of \$5,072.33, for a total judgment in favor of Regions Bank and against Gary Hall, Lynette Hall, and Halls Flooring, Inc., in the amount of \$57,080.60, plus interest at the rate of 8 % *per annum* until paid, for all of which let execution issue. This Order and Judgment may be recorded on the Judgment Roll and/or filed for record in the land records of DeSoto County, Mississippi.

SO ORDERED and ADJUDGED this the 18th day of March, 2011.

Vicki B. Cobb

DESOTO COUNTY CHANCELLOR

Presented by:

Laura F. Rose

James J. McNamara IV (MS Bar # 100690)

Laura F. Rose (MS Bar #102256)

ADAMS AND REESE LLP

1018 Highland Colony Parkway, Suite 800

Ridgeland, MS 39157

Telephone: 601.353.3234

Facsimile: 601.355.9708

Jim.mcnamara@arlaw.com

Laura.rose@arlaw.com.

Prepared by:
Charles N. Parrott
MB 4026
Adams and Reese LLP
P. O. Box 24297
Jackson, MS 39225-4297
(601) 292-0782

Return to:
Charles N. Parrott
MB 4026
Adams and Reese LLP
P. O. Box 24297
Jackson, MS 39225-4297

Indexing Instructions: Lot 3, Phase II, Scott Industrial Subdivision, Section 2, T2S-R8W, DeSoto County, MS

COMMISSIONER'S DEED

CHARLES N. PARROTT, COMMISSIONER
Adams and Reese LLP
P. O. Box 24297
Jackson, MS 39225
(601) 353-3234
"Grantor"

And

REGIONS BANK
an Alabama banking corporation
OREO Operations - ALBH21901B
1901 Sixth Avenue North, 19th Floor
Birmingham, AL 35203
(205) 326-5700
"Grantee"

Relating to Premises in DeSoto County, Mississippi

COMMISSIONER'S DEED

WHEREAS, on February 10, 2005, Gary Hall and Lynette Hall executed a Deed of Trust for the benefit of Union Planters Bank, NA, a national banking association, which Deed of Trust is recorded in Book 2159 at Page 14 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Regions Bank, an Alabama banking corporation, is the successor in interest by merger to said Union Planters Bank, NA; and

WHEREAS, said Deed of Trust omitted the name of the Trustee, but pursuant to the Default Judgment filed in Cause #10-09-2024 on December 15, 2010, in the Chancery Court of DeSoto County, Mississippi, the said Deed of Trust was reformed to identify Charles N. Parrott, of Jackson, Mississippi, as Trustee and appoint him as Commissioner to conduct a judicial foreclosure of the subject property described in said Deed of Trust, and identified herein below, in accordance with the terms and conditions therein. Said Deed of Trust also having been determined by said Court to be a valid subsisting first mortgage lien against the subject property; and

WHEREAS, default having been made in the performance and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, said Regions Bank, having requested, and the Order having directed, the undersigned Commissioner to execute the trust and sell land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorneys' fees, Commissioner's fees and expense of sale; and

Exhibit B

Lot 3, Phase II, Scott Industrial Subdivision, situated in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof in Plat Book 75, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi.