

Indexing Inst: lot 242, Phase 2, Section E, Kingston West SD,
S-28, T-1-S, R-8-W, DeSoto County

IN THE CHANCERY COURT OF DESOTO COUNTY, MISSISSIPPI

COUNTRYWIDE HOME LOANS, INC.

PLAINTIFF

VERSUS

NO. 04-01-0121 ML

JOSE E. RAMIREZ, MARIA NAJERA-CAMPOS,
WASHINGTON MUTUAL BANK, FA AS
SUCCESSOR IN INTEREST TO FLEET MORTGAGE
CORPORATION AND MISSISSIPPI HOME CORPORATION

DEFENDANTS

FINAL JUDGMENT CONFIRMING
SPECIAL COMMISSIONERS REPORT AND
FORECLOSURE SALE

THIS DAY this cause came on before the Court on the Special Commissioner's Report filed herein on December 30, 2004, and the Court having heard and considered same and being advised in the premises does find therefrom as follows, to wit:

1. This Court has jurisdiction and venue of the parties and subject matter in these proceedings.
2. That on September 22, 2004, the Special Commissioner, John C. Morris, III, conducted his Special Commissioner's foreclosure sale pursuant to Judgment rendered herein granting judicial foreclosure entered in this cause on July 26, 2004 by the Court and filed August 4, 2004 by the Clerk, and recorded in the land deed records in the office of the Chancery Clerk of DeSoto County, Mississippi. Said foreclosure sale was conducted after publishing notice of said sale in a newspaper published in and having general circulation in DeSoto County, Mississippi, and after having sent Notice thereof to the last known address of the borrowers, Jose E. Ramirez and Maria Najera-Campos, and after having posted Notice of said sale at the DeSoto County, Mississippi Courthouse in Hernando, Mississippi; that a true and correct copy of said Substitute Trustee's Notice of Foreclosure Sale was attached hereto as Exhibit "A" to said Special Commissioner's

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BK 490 Pg 776
DESOTO COUNTY, MS
M.E. DAVIS, CH CLERK

Report. The court notes that the notice of sale references the property as Lot 242, Phase 2, Section "E", Kingston West Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 80, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi. The correct Plat Book is actually Plat Book 60, Page 30 in the Office of the Chancery Clerk of DeSoto County, Mississippi; however, this error is of no consequence, as the Court finds the total description of the subject property to be sufficient to describe the property being foreclosed upon and holds this error to be harmless herein.

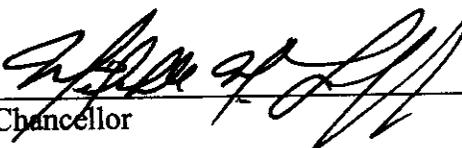
3. The Court finds that on September 22, 2004, during lawful hours, being between the hours of 11:00 a.m. and 4:00 p.m., the Special Commissioner did conduct said foreclosure sale and that the highest and best bidder at foreclosure sale was Countrywide Home Loans, Inc., who purchased said property at said foreclosure sale for the full sum of \$102,650.30 and your Special Commissioner as Substitute Trustee did sell said real estate, property and improvements to the said Countrywide Home Loans, Inc., for said purchase price, with a Special Commissioner's deed being recorded in the DeSoto County land records in Book 483 Page 317, conveying said property to Countrywide Home Loans, Inc.; the Court does hereby approve and confirm said purchase price and sale by the Special Commissioner to Countrywide Home Loans, Inc.

4. The Court further finds that there are no surplus funds remaining for distribution to any other party following the foreclosure sale.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED THAT THE Special Commissioner's report filed heretofore be, and the same hereby is, accepted, approved, ratified and confirmed; that the Special Commissioner's foreclosure sale of September 22, 2004 be, and the same hereby is, accepted, approved, ratified and

confirmed for all purposes and that the Special Commissioner did deliver his deed to the Countrywide Home Loans, Inc. for the fee simple title to said property and improvements by reason of said foreclosure sale; and that all acts and things done by the Special Commissioner be, and they hereby are accepted, approved, ratified and confirmed for all purposes; that the notice of sale published and posted was sufficient to adequately describe the subject property despite the Plat Book being listed as Book 80 instead of Book 60; and that all court costs incurred herein be assessed to Plaintiff, and for all of which let execution and other proper process issue.

SO ORDERED, ADJUDGED AND DECREED on this the 14th day of January, 2005.


Chancellor

PREPARED AND PRESENTED BY:

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