

Michael A. and Veronica J. Vogan
UPN # 0004442265

WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, Regions Bank DBA Regions Mortgage, a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said Regions Bank DBA Regions Mortgage does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, his successors and/or assigns the following described real estate, situated in DeSoto County, Mississippi:

Lot 7, Section A of Southaven Subdivision, in Section 14, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 2, Page 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes, which constitute a lien accruing but not yet due and payable.

And said Regions Bank DBA Regions Mortgage does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Regions Bank DBA Regions Mortgage by Susan Voss, its Vice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this 8th day of February, 2006.

ATTEST:

Regions Bank DBA Regions Mortgage

DEBBIE FLY
(CORPORATE SEAL)

Debbie Fly
ASSISTANT VICE PRESIDENT

By: Susan Voss Susan Voss

Its: Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

I, Joyce A. Hunt, a Notary Public in and for said County, in said State, hereby certify that Susan Voss, whose name as Vice President of Regions Bank DBA Regions Mortgage, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said Regions Bank DBA Regions Mortgage.

Given under my hand and official seal, this the 8th day of February, 2006.

Joyce A. Hunt
Notary Public

My commission expires:
July 11, 2006



GRANTEE'S ADDRESS:

Secretary of Housing and Urban Development
Hooks, Van Holm
The Noble Building
1021 Noble Street, Suite 212-221
Anniston, AL 36201
256-241-1415

GRANTOR'S ADDRESS:

Regions Mortgage Inc.
1900 Charles Bryan AX2
Cordova, Tennessee 38016
901-580-2219

This instrument prepared by:
J. Gary Massey
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M #05-1416

INDEX: Lot 7, Sec A Southaven Sub., Sec 14, T1S, R8W, DeSoto Co., MS