

Paul Lovell  
UPN # 495182000

**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 154, Phase II, Section D, Northwood Hills Subdivision, situated in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 76, Pages 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 DEBBIE FLY, its ASSISTANT VICE PRESIDENT, who is authorized to execute this conveyance, has hereto set its signature and seal, this 10 day of March, 2006.

ATTEST: [Signature] Regions Bank DBA Regions Mortgage  
(CORPORATE SEAL) By: DEBBIE FLY [Signature]  
Assistant Secretary Its: ASSISTANT 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 DEBBIE FLY, whose name as ASSISTANT 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 10th day of MARCH, 2006.

My commission expires: July 11, 2006  
Joyce A. Hunt Notary Public



**GRANTEE'S ADDRESS:**

Secretary of Housing and Urban Development  
C/O 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 #05-1359

**INDEX: Lot 154, Ph II, Sec D, Northwood Hills Sub., Sec 12, T3S, R8W, DeSoto Co., MS**