

WARRANTY DEED IN LIEU OF FORECLOSURE

Married Persons

KNOW ALL MEN BY THESE PRESENTS:

THAT We, Kathleen Denise Hamlin fka Kathleen Denise Lynn and Michael J. Hamlin, Wife and Husband, Grantors, for and in consideration of the sum of Ten Dollars (\$10.00) in hand paid by Household Finance Corporation II, its successors and assigns, GRANTEE, the receipt of which is hereby acknowledged, hereby grant, bargain, sell and convey unto the GRANTEE, and unto its successors and assigns forever, the following land lying in Lafayette County, Mississippi:

Lot 23, Section A, 1st Revision, Haraway Gardens Subdivision, Section 34, Township 1 South, Range 6 West, as shown on plat of record in Book 33, Pages 44-45, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

This deed is an absolute conveyance of title in effect as well as in form and is not intended as a mortgage, trust conveyance or security of any kind. The consideration therefor is the full release and discharge of all debts, notes, obligations, costs and charges heretofore subsisting on account - and by the terms - of the certain Deed of Trust executed March 27, 2003 by Kathleen Denise Lynn to Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, EquiFirst Corporation, and Lender's successors and assigns, and recorded in Trust Deed Book 1693 at Page 55, and then as re-recorded in Trust Deed Book 1829 at Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi and securing a Promissory Note in the original principal sum of \$90,900.00; the acceptance of this deed being in full satisfaction of said indebtedness as aforesaid and terminating the afore-described Deed of Trust.

To have and to hold the same unto the said GRANTEE, and unto its successors and assigns forever, with all appurtenances thereunto belonging.

And we hereby covenant with the GRANTEE that we will forever warrant and defend the title to the subject lands against all claims whatever.

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And we, the Grantors, Kathleen Denise Hamlin fka Kathleen Denise Lynn and Michael J. Hamlin, for and in consideration of the said sum of money, do hereby release and relinquish unto the GRANTEE all our rights of dower, courtesy and homestead in and to the subject lands.

WITNESS our hands and seals on this 8 day of June, 2006.

Kathleen Denise Hamlin
Kathleen Denise Hamlin fka Kathleen Denise Lynn

Kathleen Denise Lynn

Michael J Hamlin
M J Hamlin
Michael J Hamlin

STATE OF MICHIGAN)

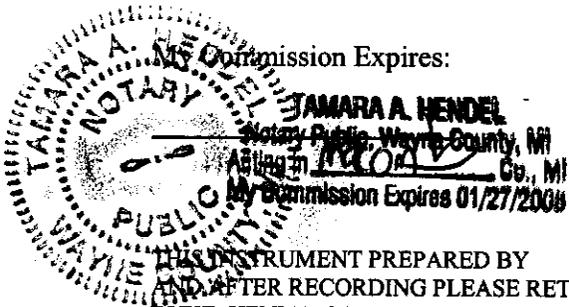
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COUNTY OF Macomb)

ACKNOWLEDGMENT

On this day, personally appeared before me Kathleen Denise Hamlin fka Kathleen Denise Lynn and Michael J. Hamlin, known to me to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained

WITNESS my hand and official seal this 8 day of June, 2006.

Tamara A. Hendel
NOTARY PUBLIC



Commission Expires:

THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West
415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

GRANTORS' ADDRESS AND TELEPHONE NUMBER:
Kathleen Denise Hamlin aka
Kathleen Denise Lynn and Michael J. Hamlin
7831 Vernier Lane
Fair Haven, MI 48023
Telephone No. 1-810-488-3278

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:
MERS c/o HSBC Mortgage Services
2700 Sanders Road
Prospect Heights, IL 60070
Telephone No. 1-800-333-7023