

STATE OF MISSISSIPPI
COUNTY OF DESOTO

0000881929
Thomas E. and Barbara M. Loveberry

SUBSTITUTED TRUSTEES DEED

WHEREAS, on October 21, 1993, Thomas E. Loveberry, and wife, Barbara M. Loveberry executed a Deed of Trust to William H. Lovell, Trustee for the benefit of First Commercial Mortgage Company, which Deed of Trust is filed for record in Book 668 at Page 110, in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Regions Bank d/b/a Regions Mortgage successor by merger to First Commercial Mortgage Company appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated January 21, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,847 at Page 738, prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Regions Bank d/b/a Regions Mortgage to foreclose under the terms of said Deed of Trust, I did on March 11, 2008, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 155, Section "A", DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 7, Page 9-14 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TIMES, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on February 19, 26 and March 4, 2008, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando,

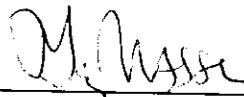
*Renaissance
7500 Anniversary Blvd
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Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, O's Realty, Inc. bid for said property in the amount of \$33,703.00, which being the highest and best bid, the same was then and there struck off to O's Realty, Inc. and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto O's Realty, Inc. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

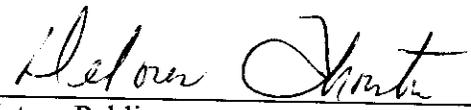
WITNESS MY SIGNATURE, March 11, 2008.



J. Gary Massey, Substituted Trustee

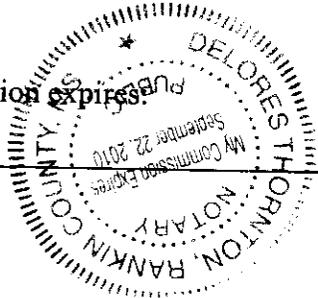
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on March 11, 2008, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



Notary Public

My commission expires



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M # 08-100005

GRANTEE'S ADDRESS:

O's Realty, Inc.
PO Box 163
Southaven, MS 38671
901-517-3213

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: Lot 155, Section A, DeSoto Village Sub., S34, T1S, R8W, DeSoto Co., MS