

When Recorded Return To:
Regions Bank
PO Box 1984
Birmingham, AL 35211

Instrument prepared by:
Vanessa E Hargrove
1-800-734-4667
Acct: 0537010035400020820

DEED OF RELEASE

**STATE OF ARKANSAS
COUNTY OF CRAIGHEAD (WESTERN DISTRICT)**

KNOW ALL MEN BY THESE PRESENTS, that Regions Bank, hereinafter referred to as the Beneficiary/Mortgagee, HAS CERTIFIED, that a certain Deed of Trust/Mortgage, whose parties, dates and recording information are below, is now PAID AND SATISFIED.

Mortgage Date: 11/29/2002

Original Borrower: Patsy Lesley and Otho Kemp

Original Principal Amount: \$6,000.00

Original Beneficiary: Regions Bank

Recorded: 12/6/2002 IN: Book: 948 Page: 947

LEGAL: Lot 3 and 4 in Block 4 of Meyer's Addition to the City of Jonesboro, Arkansas.

In Witness Whereof, REGIONS BANK, in accordance with provisions of said Deed of Trust/Mortgage, the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Signed, Sealed and Delivered, on this 24th of September, A.D. 2008.

By: Bianca Hill
Bianca Hill, Supervisor

**STATE OF ALABAMA
COUNTY OF MONTGOMERY**

I, the undersigned, a Notary Public, in and for said County and State, do hereby certify that Bianca Hill, Supervisor of Regions Bank, who is signed to the foregoing document and who is known to me, sworn to (or affirmed) and subscribed before me on this day, that being informed of the contents of said instrument, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

WITNESS my hand and official seal on this 24th of September, A.D. 2008,

Colenthia Wright
Colenthia Wright, Notary Public
My commission expires: 12/12/2009

DEED BK 783 PG 584
DATE 10/09/2008
TIME 09:00:36 AM
RECORDED IN
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY
ANN HUDSON
CIRCUIT CLERK
Ann Hudson, D.C.
RECEIPT# 181124

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Name: DOUG DOGGETT
Company: REGIONS BANK
Address: 2400 EAST HIGHLAND DRIVE, JONESBORO, AR 72401



MODIFICATION OF MORTGAGE



DOC48042600035400020820000000

THIS MODIFICATION OF MORTGAGE dated July 29, 2003, is made and executed between PATSY LESLEY, whose address is 210 E ALLEN AVENUE, JONESBORO, AR 72401-2003 and OTHO PURVIS KEMP, whose address is 210 E ALLEN AVENUE, JONESBORO, AR 72401-2003; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2400 EAST HIGHLAND DRIVE, JONESBORO, AR 72401 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 29, 2002 (the "Mortgage") which has been recorded in CRAIGHEAD County, State of Arkansas, as follows:

Recorded on December 6, 2002 in Craighead County Mortgage Book 948 at Page 947.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in CRAIGHEAD County, State of Arkansas:

LOT 3 AND 4 IN BLOCK 4 OF MEYER'S ADDITION TO THE CITY OF JONESBORO, ARKANSAS.

The Real Property or its address is commonly known as 210 E ALLEN, JONESBORO, AR 72401.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Increasing Mortgage amount from \$6,000.00 to \$11,452.76 .

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 29, 2003.

GRANTOR:

PATSY LESLEY, Individually

OTHO PURVIS KEMP, Individually

LENDER:

x
Authorized Signer

426000 354000 208 20

RECORDATION REQUESTED BY:

REGIONS BANK
 JONESBORO MAIN OFFICE
 2400 EAST HIGHLAND DRIVE
 JONESBORO, AR 72401

WHEN RECORDED MAIL TO:

REGIONS BANK
 JONESBORO MAIN OFFICE
 2400 EAST HIGHLAND DRIVE
 JONESBORO, AR 72401

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Mortgage prepared by:

Name: DOUG DOGGETT
 Company: REGIONS BANK
 Address: 2400 EAST HIGHLAND DRIVE, JONESBORO, AR 72401



DOC48542600035400018937000000

MORTGAGE

THIS MORTGAGE dated November 29, 2002, is made and executed between PATSY LESLEY, whose address is 210 E ALLEN AVENUE, JONESBORO, AR 72401-2003 and OTHO KEMP, whose address is 210 E ALLEN AVENUE, JONESBORO, AR 72401-2003; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2400 EAST HIGHLAND DRIVE, JONESBORO, AR 72401 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor grants, bargains, sells and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water and water rights; and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in CRAIGHEAD County, State of Arkansas:

Lots 3 and 4 in Block 4 of Meyer's Addition to the City of Jonesboro, Arkansas

The Real Property or its address is commonly known as 210 E ALLEN AVENUE, JONESBORO, AR 72401-2003.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

GRANTOR'S WAIVERS. Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement of completion of any foreclosure action, either judicially or by exercise of a power of sale.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all Borrower's and Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Borrower and Grantor agree that Borrower's and Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for the Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to

426000 3540001893

Document Prepared By : DOUGLAS KITTRELL PO Box 4897 Montgomery, AL 36103-4897
04530 068 2002/06

Recording requested by Regions Financial Corporation
When recorded return to Douglas Kittrell/Regions Bank/P O Box 4897/ Montgomery, Al 36103

DEED OF RELEASE

**STATE OF ARKANSAS
COUNTY OF CRAIGHEAD (WESTERN DISTRICT)**

KNOWN ALL MEN BY THESE PRESENTS, that THE ARKANSAS BANK NKA REGIONS BANK, hereinafter referred to as the Beneficiary/Mortgagee, HAS CERTIFIED, that a certain Deed of Trust/Mortgage, whose parties, dates and recording information are below, is PAID AND SATISFIED.

**Loan # 4260000000270443
Mortgage Date: 01/15/1998
Original Borrower: PATSY M LESLEY & PURVIS KEMP
Original Principal Amount: 14,908.45
Original Beneficiary: THE ARKANSAS BANK
Date Recorded: 01/16/1998
Book:706 Page: 234 INSTRUMENT NO.**

LEGAL: LOT 3 & 4 IN BLOCK 4 OF MEYERS ADDITION TO THE CITY OF JONESBORO

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

In Witness Whereof, , in accordance with provisions of said Deed of Trust/Mortgage, the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Signed, Sealed and Delivered, on June 04, 2002.

By: Cindy Vick
Cindy Vick, Officer



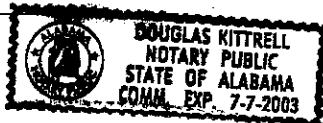
**STATE OF ALABAMA
COUNTY OF MONTGOMERY**

I, Douglas Kittrell, a Notary Public, in and for said County and State, do hereby certify that Cindy Vick, Officer, who is signed to the foregoing document and who is known to me, sworn to (or affirmed) and subscribed before me on this day, that being informed of the contents of said instrument, she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

WITNESS my hand and official seal on June 04, 2002 ,

Douglas Kittrell
(NOTARY)

(SEAL)



DEED BOOK 627 PAGE 759
DATE 06/10/2002
TIME 12:51:25 PM
RECORDED IN
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY
ANN HUDSON
CIRCUIT CLERK
W. R. ..., D.C.
RECEIPT# 85022

Lenders Title Company
2207 Fowler Avenue
Jonesboro, Arkansas 72401

98-13710J

This document was prepared by THE ARKANSAS BANK,
JONESBORO, AR. 72401

439

State of Arkansas

Space Above This Line For Recording Data

MORTGAGE
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is JANUARY 15, 1998 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: PATSY M. LESLEY	PURVIS KEMP
HIS WIFE	HER HUSBAND
210 E. ALLEN	210 E. ALLEN
JONESBORO, AR 72401	JONESBORO, AR 72401
SOCIAL SECURITY #: 432-82-4886	

If checked, refer to the attached Addendum incorporated herein, for additional Mortgages, their signatures and acknowledgments.

LENDER: THE ARKANSAS BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ARKANSAS
515 W. WASHINGTON P.O. BOX 1617
JONESBORO, AR 72401
TAXPAYER I.D. #: 71-0010010

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

LOTS 3 AND 4 IN BLOCK 4 OF MEYERS'S ADDITION TO THE CITY OF JONESBORO, ARKANSAS.

The property is located in CRAIGHEAD at
(County)
210 E. ALLEN JONESBORO, Arkansas 72401
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 14,908.45. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)
NOTE DATED 01/15/98 IN THE AMOUNT OF FOURTEEN THOUSAND NINE HUNDRED EIGHT AND 45/100 DOLLARS (\$14,908.45) DUE ON DEMAND AFTER DATE IF NO DEMAND THEN IN 65 MONTHLY PAYMENTS OF \$297.97 BEGINNING 02/15/98 AND EACH CONSECUTIVE MONTH THEREAFTER WITH THE BALANCE DUE ON THE 65TH PAYMENT ON 06/15/2003, BEARING INTEREST AT THE RATE OF 10.00%

(page 1 of 4)

Warranty Deed **Lenders Title Company**
2207 Fowler Avenue
Jonesboro, Arkansas 72401
(WITH RELINQUISHMENT OF DOWER & CURTESY) 98-13710J # 439

KNOW ALL MEN BY THESE PRESENTS:

THAT WE, JAMES L. BOULAND and ALMA MAY BOULAND, his wife,
for and in consideration of the sum of TEN AND NO/100ths
(\$10.00) DOLLARS

and other good and valuable considerations to us in hand paid by
PATSY M. LESLEY, the receipt of which is hereby acknowledged.

do hereby grant, bargain, sell and convey unto the said PATSY M. LESLEY

and unto her heirs and assigns forever, the following lands lying in the County of Craighead and
State of Arkansas, to-wit:

Lots 3 and 4 in Block 4 of Meyer's Addition to the City of
Jonesboro, Arkansas.



To have and to hold the same unto the said Grantee
and unto her heirs and assigns forever, with all appurtenances thereunto belonging.

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

And we, JAMES L. BOULAND and ALMA MAY BOULAND, his wife
for and in consideration of the said sum of money, do hereby release and relinquish unto the said Grantee
our rights of dower, curtesy and possibility of Homestead in and to said lands.

WITNESS our hands and seals on this 15th day of January, 19 98.
James L. Bouland, (L.S.) Alma May Bouland, (L.S.)
JAMES L. BOULAND ALMA MAY BOULAND

ACKNOWLEDGMENT

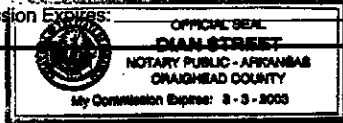
STATE OF ARKANSAS }
COUNTY OF CRAIGHEAD } SS

BE IT REMEMBERED, that on this day came before me the undersigned, a Notary Public within and for the County aforesaid,
duly commissioned and acting JAMES L. BOULAND and ALMA MAY BOULAND, his wife

to me well known as the grantors in the foregoing Deed, and stated that they had executed the same for the consideration
and purpose therein mentioned and set forth.

And on the same day also voluntarily appeared before me each of the said grantors separately, and each grantor in the
absence of such grantor's spouse declared that he or she had, of his or her own free will, executed said Deed and signed
and sealed the relinquishment of dower, curtesy and homestead in the said Deed for the consideration and purposes therein
contained and set forth, without compulsion or undue influence of such grantor's spouse.

WITNESS my hand and seal as such Notary Public on this 15th day of January, 19 98.
My Commission Expires: Dean Street Notary Public



DEED BOOK 553 PAGE 340
DATE : 01-16-1998
TIME : 02:42:52 P.M.
FILED & RECORDED IN
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY, AR.
ANN HUDSON
CIRCUIT CLERK
Shannon Vickers, D.C.

I certify under penalty of false swearing that the legally correct amount of documentary stamps have been placed on this instrument.

Buyer Patsy M Lesley Address 210 E Allen Jonesboro Ar
72401

genuine last will and testament of said decedent and is hereby admitted to probate and record in this court, the clerk of this court being hereby directed to record same in the will record.

It is further ORDERED and ADJUDGED that Grover H. Freeman be and he is hereby appointed as executor of the will of said decedent; the bond tendered by said executor is hereby expressly approved; and the clerk of this court be and he is hereby ordered and directed to issue letters testamentary to said executor forthwith.

Terry Shell
PROBATE JUDGE

CERTIFICATE

STATE OF ARKANSAS)
COUNTY OF GREENE) SS

I, GLEN F. EVANS, County and Probate Clerk in and for the State and County aforesaid, hereby certify that the attached instrument is a true, correct and compared copy of the original Order admitting Will to probate and appointing personal representative was filed in this office on the 1 day of March, 1963 and same is found of record on page 463 of Record No. 15 of Probate Records of Greene County, Arkansas

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the Seal of Court on this the 10 day of June, 1964.

(SEAL)

Glen F. Evans Clerk

Prepared by Doug Bradley, Atty., Jonesboro, Arkansas.

A true copy of the original as filed for record this 13 day of June, 1964 at 10:05 A.M.

SEARCY TAYLOR, CLERK

BY Jeniece Brown D.C.

REVENUE PAID \$1.10

WARRANTY DEED
Unmarried Person

KNOW ALL MEN BY THESE PRESENTS:

THAT I, Pearl Eddings, an unmarried person, for and in consideration of the sum of One and no/100-----(\$1.00)-----Dollars to me in hand paid by James L. Bouland and Alma May Bouland, his wife, the receipt of which is hereby acknowledged, and the assumption of a first mortgage in favor of Citizens Federal Savings and Loan Association of Jonesboro dated June 4, 1964 and being recorded in Mtg. Record , Page in the office of the Circuit Clerk, Jonesboro, Craighead County, Arkansas. do hereby grant, bargain, sell and convey unto the said James L. Bouland and Alma May Bouland, his wife, and unto their heirs and assigns forever, the following lands lying in the County of Craighead and State of Arkansas, to-wit:

Lot Four (4) in Block Four (4) of Meyers Addition to the City of Jonesboro, Arkansas.

To have and to hold the same unto the said James L. Bouland and Alma May Bouland, his wife, and unto their heirs and assigns forever, with all appurtenances thereunto belonging.

And I, hereby covenant with said James L. Bouland and Alma May Bouland, his wife, that I will forever warrant and defend the title to said lands against all lawful claims whatever.

WITNESS my hand and seal on this 5th day of June, 1964.

Pearl Eddings (SEAL)

ACKNOWLEDGMENT

STATE OF ARKANSAS)
COUNTY OF CRAIGHEAD) SS.

BE IT REMEMBERED, That on this day came before me, the undersigned, a Notary Public within and for the County aforesaid, duly commissioned and acting Pearl Eddings to me well known as the grantor in the foregoing Deed, and acknowledged that she had executed the same for the consideration and purposes therein mentioned and set forth.

WITNESS my hand and seal as such Notary Public on this 5th day of June, 1964.

(SEAL)
My commission expires: August 6, 1966

Jean Noell
Notary Public

Prepared by Carson Boothe, Atty., Jonesboro, Arkansas.

A true copy of the original as filed for record this 13 day of June, 1964 at 10:45 A.M.

SEARCY TAYLOR, CLERK

BY Jeniece Brown D.C.
