BK 0935 PG 0523

PULASKI BANK
AND TRUST COMPANY
Pierce at "R" Street
Little Rock, Arkansas 72217
(501) 661-7700
"LENDER"
Member FDIC

STATE MS.-DESOTO CO.
FILED

MORTGAGE

SEP 19 1 46 PM '97

BK 935 PG 523
W.E. DAVIS CH. CLK.

BORROWER	MORTGAGOR
GENE AND CLAUDIA POOLE DBA POOLE HOME BUILDERS GENE POOLE CLAUDIA POOLE	GENE AND CLAUDIA POOLE DBA POOLE HOME BUILDERS
ADDRESS 3296 CODY DRIVE MEMPHIS, TN 38115	ADDRESS 3296 CODY DRIVE MEMPHIS, TN 38115
TELEPHONE NO. / IDENTIFICATION NO. 62-1478613	TELEPHONE NO. / IDENTIFICATION NO. 62-1478613

1. GRANT. Mortgagor hereby mortgages, grants, assigns, bargains, sells and conveys to Lender identified above, its successors and assigns forever real property described in Schedule A which is attached to this Mortgage and incorporated herein together with all present and future improvements fixtures; easements; privileges, hereditaments, and appurtenances; leases, licenses and other agreements; rents, income, issues and profits; water, ditch, reservoir and mineral rights and stock, and standing timber and crops pertaining to the real property (cumulatively "Property").

2. OBLIGATIONS. This Mortgage shall secure the payment and performance of all of Borrower and Mortgagor's present and future, indebtedr liabilities, obligations and covenants (cumulatively "Obligations") to Lender pursuant to:

(a) this Mortgage and the following promissory notes and other agreements:

INTEREST RATE	PRINCIPAL AMOUNT/ CREDIT LIMIT	FUNDING/ AGREEMENT DATE	MATURITY DATE	CUSTOMER NUMBER	LOAN NUMBER
VARIABLE	$20,700.00	09/12/97	09/12/98	466885	10376

(b) [X] and all other evidences of indebtedness, agreements, instruments, guaranties or otherwise between Borrower or Mortgagor and Lender of e type or description that now exists or arises in the future **(whether executed for the same or different purposes than the preceding documents);**

(c) all amendments, modifications, replacements or substitutions to any of the foregoing.

3. PURPOSE. This Mortgage and the Obligations described herein are executed and incurred for business purpo

4. FUTURE ADVANCES AND EXPENSES. This Mortgage also secures the repayment of all advances that Lender may extend to Borrower or Mortga nder the promissory notes and other agreements or any other present or future written agreement described in paragraph 2. In addition, this Mortg ecures the repayment of all amounts expended by Lender to perform Mortgagor's covenants under this Mortgage or maintain, preserve, or dispose of roperty.

5. CONSTRUCTION PURPOSES. [ ] If checked, this Mortgage secures a construction loan, and it will be subject to the terms of a construction lo greement between Mortgagor and Lender. Mortgagor represents to Lender that construction of the buildings, erections, structures, or other improveme pon the described land has not and will not begin prior to execution and recording of this Mortgage.

Mortgagor has received a loan from Lender in the principal sum o $ _____ represents money advanced to Mortgagor to purchase the Property described in of which the sur Mortgage; the balance of the loan shall be advanced from time to time and shall be applied to payment of labor and material costs incurred by Mortga nd/or to pay closing costs and fees; in construction of buildings, erections, structures, or other improvements upon the described lands. Notice is her iven under the Arkansas Code that the lien of this Mortgage will have priority over any statutory liens on account of labor or materials used in the propo onstruction to the the described lands.

Lender agrees that the acceptance and recordation of this Mortgage binds Lender, its successors and assigns, absolutely and unequivocally, to make oan and all advances thereunder.

6. REPRESENTATIONS, WARRANTIES AND COVENANTS. Mortgagor represents, warrants and covenants to Lender that:

(a) Mortgagor shall maintain the Property free of all liens, security interests, encumbrances and claims except for this Mortgage and those described Schedule B which is attached to this Mortgage and incorporated herein by reference;

(b) Neither Mortgagor nor, to the best of Mortgagor's knowledge, has any other party used, generated, released, discharged, stored, or disposed of ar hazardous material, toxic substance, or related material on the property. Mortgagor shall not commit or permit such actions to be taken in the futur The term "Hazardous Materials" shall mean any substance, material, or waste which is or becomes regulated by any governmental authority includin but not limited to, (i) petroleum; (ii) asbestos; (iii) polychlorinated biphenyls; (iv) those substances, materials or wastes designated as a "hazardou substance" pursuant to Section 311 of the Clean Water Act or listed pursuant to Section 307 of the Clean Water Act or any amendments replacements to these statutes; (v) those substances, materials or wastes defined as a "hazardous waste" pursuant to Section 1004 of the Resourc Conservation and Recovery Act or any amendments or replacements to that statute; and (vi) those substances, materials or wastes defined as "hazardous substance" pursuant to Section 101 of the Comprehensive Environmental Response, Compensation and Liability Act, or any amendmen or replacements to that statute;

(c) Mortgagor has the right and is duly authorized to execute and perform its Obligations under this Mortgage and these actions do not and shall n conflict with the provisions of any statute, regulation, ordinance, rule of law, contract or other agreement which may be binding on Mortgagor at ar time;

(d) No action or proceeding is or shall be pending or threatened which might materially affect the Property;

(e) Mortgagor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might material affect the Property (including, but not limited to, those governing Hazardous Materials) or Lender's rights or interest in the Property pursuant to th Mortgage. Mortgagor will indemnify, defend, and hold Lender harmless from and against any and all claims relative to the breach of any of th foregoing representations, covenants, and warranties.

7. TRANSFER OF THE PROPERTY OR BENEFICIAL INTEREST IN BORROWER OR MORTGAGOR. On sale or transfer to any person without the pr ritten approval of Lender of all or any part of the real property described in Schedule A, or any interest therein, or of all or or any beneficial interest orrower or Mortgagor, Lender may, at Lender's option, declare the sums secured by this Mortgage to be immediately due and payable, and Lender m voke any remedies permitted by the promissory note or other agreement or by this Mortgage, unless otherwise prohibited by federal law.

8. INQUIRIES AND NOTIFICATION TO THIRD PARTIES. Mortgagor hereby authorizes Lender to contact any third party and make any inquiry pertaini Mortgagor's financial condition or the Property. In addition, Lender is authorized to provide oral or written notice of its interest in the Property to any th arty.

9. INTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Mortgagor shall not take or fail to take any action which may cause or permit t rmination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In additi ortgagor, without Lender's prior written consent, shall not: (a) collect any monies payable under any Agreement more than one month in advance; odify any Agreement; (c) assign or allow a lien, security interest or other encumbrance to be placed upon Lender's rights, title and interest in and to a greement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach e other party thereto. If Mortgagor receives at any time any written communication asserting a default by Mortgagor under an Agreement or purporting rminate or cancel any Agreement, Mortgagor shall promptly forward a copy of such communication (and any subsequent communications relating there Lender.

10. COLLECTION OF INDEBTEDNESS FROM THIRD PARTY. Lender shall be entitled to notify or require Mortgagor to notify any third party (inc but not limited to, lessees, licensees, governmental authorities and insurance companies) to pay Lender any indebtedness or obligation owing to Mo with respect to the Property (cumulatively "Indebtedness") whether or not a default exists under this Mortgage. Mortgagor shall diligently coll Indebtedness owing to Mortgagor from these third parties until the giving of such notification. In the event that Mortgagor possesses or receives pos of any instrument or other remittances with respect to the Indebtedness following the giving of such notification or if the instruments or other remi constitute the prepayment of any Indebtedness or the payment of any insurance or condemnation proceeds, Mortgagor shall hold such instrumer other remittances in trust for Lender apart from its other property, endorse the instruments and other remittances to Lender, and immediately provide with possession of the instruments and other remittances. Lender shall be entitled, but not required to collect (by legal proceedings or otherwise), ext time for payment, compromise, exchange or release any obligor or collateral upon, or otherwise settle any of the Indebtedness whether or not an e default exists under this Agreement. Lender shall not be liable to Mortgagor for any action, error, mistake, omission or delay pertaining to the described in this paragraph or any damages resulting therefrom.

11. USE AND MAINTENANCE OF PROPERTY. Mortgagor shall take all actions and make any repairs needed to maintain the Property in condition. Mortgagor shall not commit or permit any waste to be committed with respect to the Property. Mortgagor shall use the Property so compliance with applicable law and insurance policies. Mortgagor shall not make any alterations, additions or improvements to the Property w Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Mortgagor's sole expense.

12. LOSS OR DAMAGE. Mortgagor shall bear the entire risk of any loss, theft, destruction or damage (cumulatively "Loss or Damage") to the Pr or any portion thereof from any case whatsoever. In the event of any Loss or Damage, Mortgagor shall, at the option of Lender, repair the affected Pr to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.

13. INSURANCE. The Mortgagor agrees to keep the Property insured for its full value against all hazards including, but not limited to, loss or de caused by fire, collision, theft or other casualty, and all other insurable risks. Mortgagor may obtain insurance on the Property from such companies acceptable to Lender in its sole discretion. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a loss payee and provide t act or omission of Mortgagor or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage Property. In the event Mortgagor fails to acquire or maintain insurance, Lender (after providing notice as may be required by law) may in its disc procure appropriate insurance coverage upon the Property and charge the insurance cost as an advance of principal under the promissory Mortgagor shall furnish Lender with evidence of insurance indicating the required coverage. Lender may act as attorney-in-fact for Mortgagor f purpose of endorsing Mortgagor's name on any draft or negotiable instrument drawn by any insurer.

14. ZONING AND PRIVATE COVENANTS. Mortgagor shall not initiate or consent to any change in the zoning provisions or private covenants aff the use of the Property without Lender's prior written consent. If Mortgagor's use of the Property becomes a nonconforming use under any z provision, Mortgagor shall not cause or permit such use to be discontinued or abandoned without the prior written consent of Lender. Mortgag immediately provide Lender with written notice of any proposed changes to the zoning provisions or private covenants affecting the Property.

15. CONDEMNATION. Mortgagor shall immediately provide Lender with written notice of any actual or threatened condemnation or eminent do proceeding pertaining to the Property. All monies payable to Mortgagor from such condemnation or taking are hereby assigned to Lender and sh applied first to the payment of Lender's attorneys' fees, legal expenses and other costs (including appraisal fees) in connection with the condemnati eminent domain proceedings and then, at the option of Lender, to the payment of the Obligations or the restoration or repair of the Property.

16. LENDER'S RIGHT TO COMMENCE OR DEFEND LEGAL ACTIONS. Mortgagor shall immediately provide Lender with written notice of any a or threatened action, suit, or other proceeding affecting the Property. At its sole discretion the Lender may intervene in and defend such actions, su other legal proceedings and to compromise or settle any claim or controversy pertaining to any legal action. Lender shall not be liable to Mortgag any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom. Nothing cont herein will prevent Lender from taking the actions described in this paragraph in its own name.

17. INDEMNIFICATION. Lender shall not assume or be responsible for the performance of any of Mortgagor's Obligations with respect to the Pro under any circumstances. Mortgagor shall immediately provide Lender and its shareholders, directors, officers, employees and agents with written n of and indemnify and hold Lender harmless from all claims, damages, liabilities (including attorneys' fees and legal expenses), causes of action, act suits and other legal proceedings (cumulatively "Claims") pertaining to the Property (including, but not limited to, those involving Hazardous Mater Mortgagor, upon the request of Lender, shall hire legal counsel to defend Lender from such Claims, and pay the attorneys' fees, legal expenses and costs incurred in connection therewith. In the alternative, Lender shall be entitled to employ its own legal counsel to defend such Claims at Mortga cost.

18. TAXES AND ASSESSMENTS. Mortgagor shall pay all taxes and assessments relating to Property when due. Upon the request of Le Mortgagor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance premium, taxes and assessments pertaining t Property. These amounts shall be applied to the payment of taxes, assessments and insurance as required on the Property.

19. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Lender may make or cause to be made an inspection of the Property examine, inspect and make copies of Mortgagor's books and records pertaining to the Property from time to time. Mortgagor shall provide any assist required by Lender for these purposes. All of the signatures and information contained in Mortgagor's books and records shall be genuine, true, acc and complete in all respects. Mortgagor shall note the existence of Lender's beneficial interest in its books and records pertaining to the Prop Additionally, Mortgagor shall report, in a form satisfactory to Lender, such information as Lender may request regarding Mortgagor's financial conditi the Property. The information shall be for such periods, shall reflect Mortgagor's records at such time, and shall be rendered with such frequenc Lender may designate. All information furnished by Mortgagor to Lender shall be true, accurate and complete in all respects.

20. ESTOPPEL CERTIFICATES. Within ten (10) days after any request by Lender, Mortgagor shall deliver to Lender, or any intended transfere Lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance on the Obligations; an whether Mortgagor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, if so, the nature of such cla defenses, set-offs or counterclaims. Mortgagor will be conclusively bound by any representation that Lender may make to the intended transferee respect to these matters in the event that Mortgagor fails to provide the requested statement in a timely manner.

21. DEFAULT. Mortgagor shall be in default under this Mortgage in the event that Mortgagor, Borrower or any guarantor of any Obligation:

(a) fails to pay any Obligation to Lender when due;

(b) fails to perform any Obligation or breaches any warranty or covenant to Lender contained in this Mortgage or any other present or future wri agreement;

(c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;

(d) seeks to revoke, terminate or otherwise limit its liability under any guaranty to Lender;

(e) allows the Property to be used by anyone to transport or store goods the possession, transportation, or use of which, is illegal.

22. RIGHTS OF LENDER ON DEFAULT. If there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the follo remedies without notice or demand (except as required by law):

(a) to declare the Obligations immediately due and payable in full;

(b) to collect the outstanding Obligations with or without resorting to judicial process;

(c) to require Mortgagor to deliver and make available to Lender any personal property constituting the Property at a place reasonably conveni to Mortgagor and Lender;

(d) to take immediate possession, management and control of the Property without seeking the appointment of a receiver;

(e) to collect all of the rents, income, issues, and profits from the Property from the date of default through the expiration of the last redempt period following the foreclosure of this Mortgage;

(f) to apply for and obtain, without notice and upon ex parte application, the appointment of a receiver for the Property without regard Mortgagor's financial condition or solvency, the adequacy of the Property to secure the payment or performance of the Obligations, or the exister of any waste to the Property;

(g) to foreclose this Mortgage;

(h) to set-off Mortgagor's Obligations against any amounts due to Lender including, but not limited to, monies, instruments, and deposit accou maintained with Lender; and

(i) to exercise all other rights available to Lender under any other written agreement or applicable law.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking t recovery of any of the Property by way of a prejudgment remedy in an action against Mortgagor, Mortgagor waives the posting of any bond which mig otherwise be required.

23. APPLICATION OF FORECLOSURE PROCEEDS. The proceeds from the foreclosure of this Mortgage and the sale of the Property shall be appli in the following manner: first, to the payment of any balance owed for court costs; then to commissions, if any, paid to the county clerk; then to reimbur Lender for its expenses and costs of the sale or in connection with securing, preserving and maintaining the Property, seeking or obtaining t appointment of a receiver for the Property, (including, but not limited to, attorneys' fees, legal expenses, filing fees, notification costs, and appraisal costs then to the payment of the Obligations; and then to any third party as provided by law.

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24. WAIVER OF HOMESTEAD AND OTHER EXEMPTIONS. Mortgagor hereby waives all homestead, dower or curtesy interest, redemption righ appraisement rights or other exemptions to which Mortgagor would otherwise be entitled under any applicable law.

25. REIMBURSEMENT OF AMOUNTS EXPENDED BY LENDER. Upon demand, Mortgagor shall immediately reimburse Lender for all an (including attorneys' fees and legal expenses) expended by Lender in the performance of any action required to be taken by Mortgagor or the exer any right or remedy of Lender under this Mortgage, together with interest thereon at the lower of the highest rate described in any Obligation or the h rate allowed by law from the date of payment until the date of reimbursement. These sums shall be included in the definition of Obligations here shall be secured by the interest granted herein.

26. APPLICATION OF PAYMENTS. All payments made by or on behalf of Mortgagor may be applied against the amounts paid by Lender (inc attorneys' fees and legal expenses) in connection with the exercise of its rights or remedies described in this Mortgage and then to the payment remaining Obligations in whatever order Lender chooses.

27. POWER OF ATTORNEY. Mortgagor hereby appoints Lender as its attorney-in-fact to endorse Mortgagor's name on all instruments and documents pertaining to the Obligations. In addition, Lender shall be entitled, but not required, to perform any action or execute any document re to be taken or executed by Mortgagor under this Mortgage. Lender's performance of such action or execution of such documents shall not Mortgagor from any Obligation or cure any default under this Mortgage. The powers of attorney described in this paragraph are coupled with an ir and are irrevocable.

28. SUBROGATION OF LENDER. Lender shall be subrogated to the rights of the holder of any previous lien, security interest or encumb discharged with funds advanced by Lender regardless of whether these liens, security interests or other encumbrances have been released of record.

29. COLLECTION COSTS. If Lender hires an attorney to assist in collecting any amount due or enforcing any right or remedy under this Agree Mortgagor agrees to pay Lender's attorneys' fees and collection costs, including, but not limited to, costs incurred for: copying, title reports, survey abstract and all other costs incurred by Lender in collecting the debt.

30. PARTIAL RELEASE. Lender may release its interest in a portion of the Property by executing and recording one or more partial releases w affecting its interest in the remaining portion of the Property.

31. MODIFICATION AND WAIVER. The modification or waiver of any of Mortgagor's Obligations or Lender's rights under this Mortgage mu contained in a writing signed by Lender. Lender may perform any of Mortgagor's Obligations or delay or fail to exercise any of its rights without caus waiver of those Obligations or rights. A waiver on one occasion shall not constitute a waiver on any other occasion. Mortgagor's Obligations unde Mortgage shall not be affected if Lender amends, compromises, exchanges, fails to exercise, impairs or releases any of the Obligations belonging t Mortgagor, third party or any of its rights against any Mortgagor, third party or the Property.

32. SUCCESSORS AND ASSIGNS. This Mortgage shall be binding upon and inure to the benefit of Mortgagor and Lender and their resp successors, assigns, trustees, receivers, administrators, personal representatives, legatees and devisees.

33. NOTICES. Any notice or other communication to be provided under this Mortgage shall be in writing and sent to the parties at the addr described in this Mortgage or such other address as the parties may designate in writing from time to time.

34. SEVERABILITY. If any provision of this Mortgage violates the law or is unenforceable, the rest of the Mortgage shall continue to be valic enforceable.

35. APPLICABLE LAW. This Mortgage shall be governed by the laws of the state in which the property is located. Mortgagor consents t jurisdiction and venue of any court located in the state in which the property is located in the event of any legal proceeding under this Mortgage.

36. ASSIGNMENT OF RENTS. Mortgagor assigns to Lender all present and future rents, royalties, income and profits which arise from the u occupancy of all of any portion of the Property. Until Mortgagor is in default under this Mortgage or any of the Obligations, Mortgagor shall have a lic to collect and receive those rents, royalties, income and profits. Upon any default under this Mortgage or any of the Obligations, Lender may term Mortgagor's license without notice and may thereafter proceed to collect the rents, royalties, income and profits with or without the appointment receiver. All rents, royalties, income and profits collected by Lender or a receiver will be applied first to pay all expenses of collection, then to the pay of all costs of operation and maintenance of the Property, and then to the payment of the indebtedness secured by this Mortgage in the order determ by Lender in its absolute discretion.

37. MEDIATION. If this Mortgage secures an Agricultural loan, Mortgagor and Lender waive any right either party may have to mediation unde Arkansas Farm Mediation Act and applicable law.

38. JURY TRIAL WAIVER. MORTGAGOR HEREBY WAIVES ANY RIGHT TO TRIAL BY JURY IN ANY CIVIL ACTION ARISING OUT OF, OR BA UPON, THIS MORTGAGE OR THE PROPERTY SECURING THIS MORTGAGE.

39. MISCELLANEOUS. Mortgagor and Lender agree that time is of the essence. Mortgagor waives presentment, demand for payment, noti dishonor and protest except as required by law. All references to Mortgagor in this Mortgage shall include all persons signing below. If there is more one Mortgagor, their Obligations shall be joint and several. This Mortgage and any related documents represent the complete integrated understan between Mortgagor and Lender pertaining to the terms and conditions of those documents.

40. ADDITIONAL TERMS:

FOR PURPOSES OF THIS PROMISSORY NOTE, THE TERM "WALL STREET JOURNAL INDEX RATE" SHALL MEAN, AT ANY GIVEN TIME, THE PRIME RATE OR BASE COMMERCIAL RATE OF INTEREST THEN MOST RECENTLY PUBLISHED IN THE WALL STREET JOURNAL AS A BENCHMARK RATE FOR CERTAIN SHORT TERM UNSECURED LOANS TO SUBSTANTIAL AND RESPONSIBLE LARGE COMMERCIAL BORROWERS.

Mortgagor acknowledges that Mortgagor has read, understands, and agrees to the terms and conditions of this Mortgage.

Dated: SEPTEMBER 12, 1997

MORTGAGOR: GENE AND CLAUDIA POOLE DBA POOLE HOME BUILDERS
Gene Poole
GENE POOLE

MORTGAGOR: GENE AND CLAUDIA POOLE DBA POOLE HOME BUILDERS
Claudia Poole
CLAUDIA POOLE

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

State of ~~Arkansas~~ TENNESSEE
County of SHELBY

On this the 12th day of September, 1997, before me, Eileen K. Mason, the undersig officer, personally appeared Gene Poole and Claudia Poole, kn to me (or satisfactorily proven) to be the per~~son whose name~~s are subscribed to within instrument and acknowledged tha~~t he~~ y executed the same for the purposes therein contained.

In witness whereof I hereunto set m~~y hand and official seal~~.

Eileen K. Mason

Title of Officer

EILEEN K. MASON NOTARY PUBLIC AT LARGE EXP. 2-27-2001 SHELBY COUNTY, TENNESSEE

State of Arkansas
County of

On this the day of, before me, the undersig officer, personally appeared, kn to me (or satisfactorily proven) to be the person whose name subscribed to within instrument and acknowledged that he executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Title of Officer

State of Arkansas
County of

On this the day of, before me, the undersig officer, personally appeared, w acknowledged himself to be the of a corporati and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contain by signing the name of the corporation by himself as.

In witness whereof I hereunto set my hand and official seal.

Title of Officer

SCHEDULE A

The legal description of the Property, located in DESOTO County, is:

LOT 22, SUMMERS PLACE SUBDIVISION, IN SECTION 12, TOWNSHIP 2, RANGE 7 WEST, DeSoto COUNTY, MISSISSIPPI, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 44, PAGE 21, AND TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A FUTHER DESCRIPTION, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

SCHEDULE B

This document was prepared by: PULASKI BANK

~~XXXXXXXXXX~~ Return or mail to: P.O. BOX 7299, LITTLE ROCK, ARKANSAS 72217
501-661-7855

RETURN TO: Southern Escrow Title Company
7515 Corporate Centre Drive

Germantown, TN 38138
901-754-9970