

COMMITMENT

SCHEDULE A

STATE ABBREVIATION MS		AGENCY BRANCH NUMBER 1294		REINSURANCE NUMBER	LOAN AMOUNT \$ 102,500.00
AGENCY OR BRANCH FILE NUMBER 99-3547		COMMITMENT NUMBER CM-1-1294-3439		EFFECTIVE DATE & TIME November 15, 1999 8:00 A.M.	OWNER'S AMOUNT \$
					OTHER AMOUNT \$

1. Policy or Policies to be issued:

ALTA LOAN POLICY

Proposed Insured: Goodrich and Pennington Mortgage Fund Inc., A Delaware Corporation, its successors and/or assign as their interest may appear.

ALTA OWNER'S POLICY

Proposed Insured:

Other:

Proposed Insured:

2. The estate or interest in the land described or referred to in the Commitment and covered herein is:

FEE SIMPLE

and is at the effective date hereof vested in: Joanne A. Stark, unmarried

3. The land is described as follows:

Property located at: 7185 Stonagate Boulevard, Southaven, DeSoto County, State of Mississippi, 38671, AND:

Lot 135, Section "A", Stonehedge Place Patio Homes Subdivision, in Section 29, Township 1 South, Range 7 west, as shown by Plat recorded in Book 34, Pages 17-18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Joanne A. Stark, unmarried, on by deed from Nancy Crimm, unmarried, filed for record on 7/30/86, in Book 304, page 603, Register's Office for DeSoto County, Mississippi.

Issued by:
American Title Company, Inc.
170 Cude Lane
Madison, TN 37116

CONTINUED AUTHORIZED SIGNATORY

NOTE: This Commitment consists of insert pages labeled in Schedule A, Schedule B - Section 1, and Schedule B - Section 2. This Commitment is of no force and effect unless all schedules are included, along with any rider pages incorporated by reference in the insert pages.