

MISSISSIPPISPECIAL WARRANTY DEED

(1)

THIS INDENTURE, Made this 18th day of October,  
 A. D. 1991, BETWEEN Jim Walter Homes, Inc., a corporation existing  
 under the laws of the State of Florida, having its principal place of  
 business in the County of Hillsborough and State of Florida and Mid-  
 State Trust II, a Delaware business trust acting by and through  
 Wilmington Trust Company, not in its individual capacity but solely as  
 Owner Trustee of Mid-State Trust II with an address of c/o Wilmington  
 Trust Company, Rodney Square North, Wilmington, Delaware 19890, Atten-  
 tion: Corporate Trust Department, hereinafter, collectively, the party  
 of the first part, and Charley Mercer and Helen Mercer, as joint  
 tenants with full rights of survivorship not as tenants in common.  
14693 Old Hwy. 78 Byhalia, MS 38611

of the County of DeSoto and State of Mississippi,  
 parties of the second part, WITNESSETH, that the said party of the first  
 part, for and in consideration of the sum of \$10.00-Ten and other  
valuable considerations----- Dollars, to it in hand paid, the  
 receipt whereof is hereby acknowledged, has granted, bargained, sold,  
 aliened, remised, released, conveyed and confirmed, and by these  
 presents doth grant, bargain, sell, alien, remise, release, convey and  
 confirm unto said parties of the second part, and their heirs and  
 assigns forever, all that certain parcel of land lying and being in the  
 County of DeSoto and State of Mississippi, more particu-  
 larly described on Exhibit A attached hereto and made a part hereof.

TOGETHER with all the tenements, hereditaments and appurtenances,  
 with every privilege, right, title, interest and estate, reversion,  
 remainder and easement thereto belonging or in anywise appertaining; TO  
 HAVE AND TO HOLD the same in fee simple forever.

And the said party of the first part doth covenant with the said  
 parties of the second part that it is lawfully seized of the said  
 premises; that they are free of all encumbrances, and that it has good  
 right and lawful authority to sell the same; and the said party of the  
 first part does hereby fully warrant the title to said land, and will  
 defend the same against the lawful claims of all persons whomsoever by,  
 through and under the party of the first part, but not otherwise.

IN WITNESS WHEREOF, Jim Walter Homes, Inc., has caused these  
 presents to be signed in its name by its Vice President the day above  
 written; and Mid-State Trust II, has caused these presents to be signed  
 in its name by Jim Walter Homes, Inc., the true and lawful attorney in  
 fact of said Mid-State Trust II the day above written; the authority for  
 the said signature and action of Jim Walter Homes, Inc. on behalf of  
 Mid-State Trust II in this instance being vested in it by virtue of that  
 certain Power of Attorney recorded in Power of Attorney Book 57  
 at Page 192 of the records of the office of the Chancery Clerk of  
 the First Judicial District of DeSoto County at Hernando,  
 Mississippi.

JIM WALTER HOMES, INC.

By: H. R. Clarkson  
 Name: H. R. Clarkson  
 Title: Vice-President

MID-STATE TRUST II

By: Wilmington Trust Company, not in  
 its individual capacity but solely as  
 Owner Trustee of Mid-State Trust II

By: Jim Walter Homes, Inc., its  
 Attorney-in-Fact

By: H. R. Clarkson  
 Name: H. R. Clarkson  
 Title: Vice-President

ACKNOWLEDGEMENT

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid and within said jurisdiction, the within named H. R. Clarkson who by me being first duly sworn stated on oath that he/she is Vice-President of JIM WALTER HOMES, INC., and, that, having been first duly authorized so to do, he/she signed and delivered the foregoing instrument in his/her corporate capacity for and on behalf of JIM WALTER HOMES, INC., which was then acting in its individual capacity and also as the true and lawful attorney-in-fact for WILMINGTON TRUST COMPANY, collectively the party of the first part named in said instrument, as the act and deed of said party of the first part and with full authority to so act in its own behalf and by virtue of authority granted Jim Walter Homes, Inc. by Power of Attorney as described therein.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE this the 18th day of October, 19 91.

*Sandra M. Self*  
NOTARY PUBLIC  
Sandra M. Self

My Commission Expires:  
NOTARY PUBLIC, STATE OF FLORIDA AT LARGE  
MY COMMISSION EXPIRES OCTOBER 24, 1993  
~~BONDED THRU AGENT'S NOTARY BROKERAGE~~

THIS INSTRUMENT PREPARED BY:  
Thomas E. Portsmouth  
Attorney at Law  
P. O. Box 31601  
Tampa, Fl 33631-3601

AFTER RECORDING RETURN TO:  
Jim Walter Homes, Inc.  
P. O. Box 31601  
Tampa, FL 33631-3601  
Attn: H. R. Clarkson

GRANTOR: JIM WALTER HOMES, INC.  
P.O. BOX 31601  
TAMPA, FL 33631-3601  
(813) 871-4624 BvS  
  
MID STATE TRUST II  
C/O WILMINGTON TRUST CO.  
RODNEY SQUARE NORTH  
WILMINGTON, DE 19890  
(302) 651-8653 BvS

GRANTEE: Charley Mercer &  
Helen Mercer  
14693 Old Hwy. 78  
Byhalia, MS 38611  
(601) 838-7172(Home)  
No phone (business)

EXHIBIT A

#823585

County of Desoto, State of Mississippi

The following described land and property located in the County of Desoto State of Mississippi, more fully described as follows: Lot 187, Woodland Lake Subdivision, as shown on plat recorded in Plat Book 1, pages 15 A, 15B, and 15C, in the land records of Desoto County, Mississippi, in the office of the Chancery Clerk of said county, to which recorded plat reference is made for a more particular description of said lot. Said property is located in Section 18, Twp 3 South, Range 9 West, Desoto County, Mississippi.

Less and except any road right of ways of record. Grantor does not assume any liability for unpaid taxes.

This deed is given subject to that certain Deed of Trust from the Grantee herein to the Grantor herein dated the 18th day of October, 1991.

STATE MS.-DE SOTO CO.  
FILED

DEC 16 10 43 AM '91

RECORDED \_\_\_\_\_  
DEED BOOK \_\_\_\_\_  
PAGE \_\_\_\_\_  
W.E. DAVIS CH. CLK.

STATE MS.-DE SOTO CO. *ms*  
FILED

MAR 16 1 54 PM '92

RECORDED 3-17-92  
DEED BOOK 243  
PAGE 399  
W.E. DAVIS CH. CLK.