

Benofise D. Whitfield
NMC# 409588

WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, Boatmen's National Mortgage, Inc., a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said Boatmen's National Mortgage, Inc. does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT the following described real estate, situated in DeSoto County, Mississippi:

Lot 615, Section B, DeSoto Village Subdivision, in Sections 33 & 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said Boatmen's National Mortgage, Inc. does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Boatmen's National Mortgage, Inc. by Robert J. McGarry, Senior Vice Pres, who is authorized to execute this conveyance, has hereunto set his signature and seal, this 13 day of September, 19 95.

ATTEST:  (CORPORATE SEAL)

Boatmen's National Mortgage, Inc.

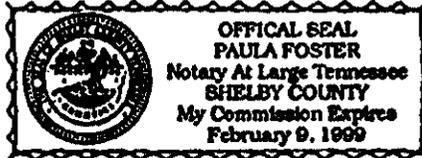
By: Robert J. McGarry
Its: Senior Vice President

Edward M. Moskowitz, Senior V.P.
STATE OF TENNESSEE
COUNTY OF Shelby

I, Paula Foster, a Notary Public in and for said County, in said State, hereby certify that Robert J. McGarry, whose name as Senior Vice President Boatmen's National Mortgage, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said Boatmen's National Mortgage, Inc..

Given under my hand and official seal, this the 13 day of September, 19 95.

Paula Foster
Notary Public



My Commission Expires:

GRANTEE'S ADDRESS:

100 West Capitol Street - Suite 1016
Jackson, Mississippi 39269-1096
(601) 965-4719

GRANTOR'S ADDRESS:

Boatmen's National Mortgage, Inc.
4041 Knight Arnold Road
Memphis, TN 38118
901-362-1171

This instrument prepared by:

J. Gary Massey
Shapiro & Kreisman
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
S&K #93-0434

STATE MS.-DESOTO CO.
FILED

Mar 14 1 54 PM '96

BK 297 PG 337
W.E. DAVIS CH. CLK.