

### WARRANTY DEED

THIS INDENTURE, made and entered into this August 5, 1999, by and between, EQUICREDIT CORPORATION OF AMERICA, herein called Grantor, and SHIRLEY C. PADEN herein called Grantee,

WITNESSETH: That for and In consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in, County of DESOTO, State of MISSISSIPPI:

Lot 174, Section C, Twin Lakes Subdivision, in Section 6, Township 2, Range 8 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 8, Pages 41-43 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed by Deed of record recorded in the Register's Office of DESOTO County, Mississippi at Book 350, Page 664.

TO HAVE AND HOLD the aforesaid real estate together with all the appurtenance and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, his heirs, successors and assigns in fee simple forever.

The Grantor does hereby covenant with the Grantee that he is lawfully seized in fee of the aforesaid real estate; that he has good right to sell and convey the same; that the same is unencumbered, with the exception of the following:

1. DESOTO county taxes for the year 1999, and all subsequent years, the amount of which are not yet ascertainable, due or payable.
2. Subdivision restrictions, building lines and easements of record in Book 8, Page 41-43, in the Chancery Court Clerk of DESOTO County, Mississippi, which restriction have no reversionary clause.

STATE MS.-DESOTO CO.  
FILED

OCT 13 10 28 AM '99

BK 361 PG 25  
W.E. DAVIS CH. CLK.

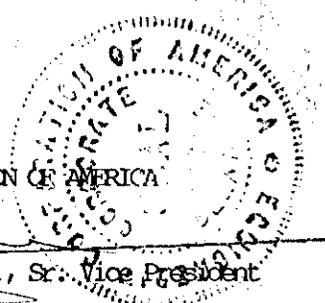
and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The reference to singular person shall mean more than one person where applicable, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the Grantor the day and year first above written.

EQUICREDIT CORPORATION OF AMERICA

Jon N. Dickerson, Sr., Sr. Vice President



STATE OF Florida

COUNTY OF Duval

Personally appeared before me, the undersigned, Notary Public with and for said State and County, duly commissioned and qualified, Jon N. Dickerson, Sr., with whom I am personally acquainted, and who, upon his(hers) or their several oaths, acknowledge himself(herself) to be the Sr. Vice President of EQUICREDIT CORPORATION OF ALA./MISS., a corporation, the within named bargainer; and he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself(herself) as Sr. Vice President and further severally acknowledge that (t)he(y) executed, signed and delivered the foregoing instrument on the day and year therein mentioned, the same as his(hers) or their free act and deed.

WITNESS my hand and Notarial Seal at office this 5th day of August, 1999.

*Maureen F. Saunders*

NOTARY PUBLIC

My Commission Expires: 6/13/2002

Notary Public State of Florida  
MAUREEN F. SAUNDERS  
Commission # CC746538  
Expires 6/13/2002

GRANTEE'S ADDRESS AND PHONE:

5842 IROQUOIS  
WALLS, MS 38680  
HOME PHONE (901) 363-1590  
WORK PHONE (901) 546-2595

GRANTOR'S ADDRESS AND PHONE:

P.O. Box 44136  
Jacksonville, FL 32231  
HOME PHONE n/a  
WORK PHONE 800-754-7068

Property Address: 5842 IROQUOIS DRIVE, WALLS, MS 38680  
Owner's Name: SHIRLEY C. PADEN  
Owner's Address: Same as property address.  
Mail tax bill to: SHIRLEY C. PADEN, 5842 IROQUOIS, WALLS, MS 38680

Parcel No. Title No. 1stAMMS 81870 File No. 81870 FHA/VA Case No.

This instrument prepared by and return to: The Lowrance Law Firm, P.C., Suite 2200 Clark Tower, 5100 Poplar Avenue, Memphis, Tennessee 38137 Phone (901)761-1212 Fax (901)761-9984