

p> STATE MS. - DESOTO CO.
FILED

cni #052-07984

NOV 24 2 26 PM '99

Prepared By:
Underwood Law Firm
Post Office Box 16852
Jackson, MS 39236
(601) 981-7773

BK 363 PG 378
W.F. DAVIS JR. CLK.

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, the undersigned, United Companies Lending Corporation does hereby sell, convey, and specially warrant unto Mary S. Newbern, the land and property lying and being situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 74, Section A, Chickasaw Bluff Lakes Subdivision, situated in Section 7 & 18, Township 3, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Pages 18-22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

By accepting this Special Warranty Deed, the Grantee acknowledges that she has had adequate opportunity to inspect the property conveyed herein as well as all improvements located thereon. Except as specifically set forth in this Special Warranty Deed, this conveyance is made without warranty or representation, either express or implied and is on an "AS IS" and "WHERE IS" basis.

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis and that there will be no adjustments after the closing date.

THIS CONVEYANCE IS SUBJECT TO any and all building restrictions, restrictive covenants, easements, rights-of-way, and mineral reservations of record, affecting said property.

WITNESS MY SIGNATURE, on this the 5TH day of NOVEMBER 1999.

United Companies Lending Corporation
By: Clayton National, Inc.,
as Attorney-In-Fact

Signed: CLAYTON NATIONAL, INC
AS ATTORNEY-IN-FACT
Title: UNITED COMPANIES
LENDING CORPORATION

Sharon A. Richards
Assistant Secretary

STATE OF Connecticut
COUNTY OF Fairfield

Personally appeared before me, the undersigned authority in and for the said county and state, within my jurisdiction, the within named Sharon A. Richards, who acknowledged that he/she is the Assistant Secretary of Clayton National, Inc., Attorney-In-Fact for United Companies Lending Corporation and that for and on behalf of United Companies Lending Corporation and as its act and deed he/she executed the above and foregoing instrument, on the day and year therein mentioned, after having been first duly authorized by said corporation so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 5th day of November, 1999.

My Commission Expires:
11/30/00
ALEXINA B. PERSON
NOTARY PUBLIC
CONNECTICUT

ALEXINA B. PERSON
NOTARY PUBLIC
MY COMMISSION EXPIRES 8/31/2003

GRANTORS' ADDRESS:
AND PHONE NUMBER
P.O. Box 2947
Baton Rouge, LA 70821
504-924-6007
N/A

GRANTEES' ADDRESS:
AND PHONE NUMBER
1956 Gibbs Circle
Southaven, MS 38671
393-1242
789-2328

RETURN TO:
AUSTIN LAW FIRM
ATTORNEYS AT LAW
230 GOODMAN ROAD, SUITE 510
SOUTHAVEN, MISSISSIPPI 38671
601-349-2234