

UNION PLANTERS PMAC, INC., formerly known as MAGNA MORTGAGE COMPANY
GRANTOR

TO

SPECIAL WARRANTY DEED

BRIAN K. WILLIAMS and wife, LESLIE B. WILLIAMS
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and 00/100 Dollars, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, UNION PLANTERS PMAC, INC., formerly known as MAGNA MORTGAGE COMPANY, a Mississippi corporation, by and through its duly authorized officer, does hereby specially convey and warrant unto BRIAN K. WILLIAMS and wife, LESLIE B. WILLIAMS, as tenants by the entirety with full right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to wit:

Lot 67, Phase 2, Blue Lake Springs Subdivision situated in Section 32, Township 2 South, Range 9 West, DeSoto County, Mississippi as per plat recorded in Plat Book 48, Page 34, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County and rights of ways and easements for public roads and public utilities and restrictive covenants for Blue Lake Springs Subdivision.

Grantor, Union Planters PMAC, Inc., makes no representation or warranties of any kind or character expressed or implied as to the condition of said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Union Planters PMAC, Inc., but on their own judgment.

IT IS AGREED AND UNDERSTOOD that the taxes for the year 2000 have been prorated as of the date of this instrument and shall be paid by the Grantees when and as due. Possession shall take place upon delivery of this Deed.

STATE MS. - DESOTO CO.
FILED

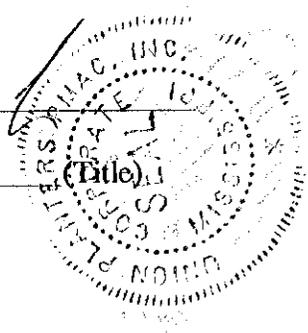
JAN 28 11 52 AM '00

BK 366 PG 508
W.F. DAVIS, CH. CLK.

WITNESS THE SIGNATURE OF THE AUTHORIZED OFFICIAL, this the 21st day of
January, 2000.

UNION PLANTERS PMAC, INC., formerly known
as MAGNA MORTGAGE COMPANY

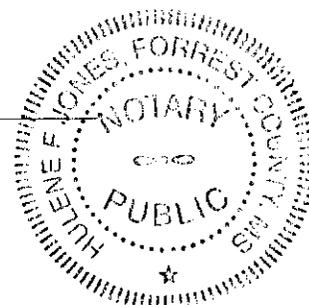
BY: *Gary H. Scyfarth*
Senior Vice President



STATE OF MISSISSIPPI
COUNTY OF FORREST

Personally appeared before me, the undersigned authority in and for the said county and state,
on this 21st day of January, 2000, within my jurisdiction, the within named
Gary H. Scyfarth, Jr., who acknowledged that he/she is Senior Vice President
of UNION PLANTERS PMAC, INC., formerly known as MAGNA MORTGAGE COMPANY, a
Mississippi corporation, and that for and on behalf of the said corporation, and as its act
and deed he/she executed the above and foregoing instrument, after first having been duly authorized
by said corporation so to do.

Helen E. Jones
NOTARY PUBLIC



My Commission Expires: MY COMMISSION EXPIRES JAN. 11, 2004

GRANTOR'S ADDRESS:
Union Planters PMAC, Inc.
215 Forrest St., 3rd Floor Main
Hattiesburg, MS 39404
Phone #601-554-2051

GRANTEES' ADDRESS
6355 Walnut Grove
Horn Lake, MS 38637
Home Phone # 662-342-5753
Work Phone # 901-833-8639

PREPARED BY AND RETURN TO: James E. Woods, Woods and Snyder, L.L.C.,
P.O. Box 1456, Olive Branch, MS 38654, 662-895-2996.