

Indexing Instruction:

LOT 38, SECTION A, PHASE 1, THE PLANTATION SUBDIVISION,  
DESOTO COUNTY, MISSISSIPPI

PREPARED BY AND RETURN TO  
STEWART TITLE CO. OF MISSISSIPPI  
DANNY L. CROTWELL, ESQ.  
MB #7895  
20 EASTGATE DRIVE, SUITE C  
BRANDON, MS 39042  
(601) 824-9955

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00),  
cash in hand paid, and other good and valuable considerations, the receipt  
and sufficiency of which are hereby acknowledged, G.E. CAPITAL MORTGAGE  
SERVICES, INC., Grantor, does hereby sell, convey and warrant unto DAVID  
A. YOUNG and wife JOYCE A. YOUNG, as Joint Tenants with full rights of  
survivorship and not as tenants in common, Grantees, the following  
described land and property situated in DeSoto County, Mississippi, to-  
wit:

LOT 38, SECTION A, PHASE 1, THE PLANTATION SUBDIVISION, in  
Sections 22 & 27, Township 1 South, Range 6 West, DeSoto  
County, Mississippi, as per plat thereof recorded in Plat Book  
36 at Pages 33-41, in the office of the Chancery Clerk of  
DeSoto County, Mississippi.

This conveyance is subject to all protective covenants, rights of  
way, easements, mineral reservations or conveyances of record pertaining  
to the subject lands.

By accepting this Special Warranty Deed, Grantees acknowledge that  
they have 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 understood and agreed that taxes for the current year have  
been prorated as of this date on an estimated basis and when said taxes  
are actually determined, if the proration is incorrect, then the Grantor  
agrees to pay to the Grantees any deficit on an actual proration and,  
likewise, the Grantees agree to pay to the Grantor any amount overpaid by  
it.

WITNESS THE SIGNATURE OF THE GRANTOR, this 19 day of  
OCTOBER, 2000.

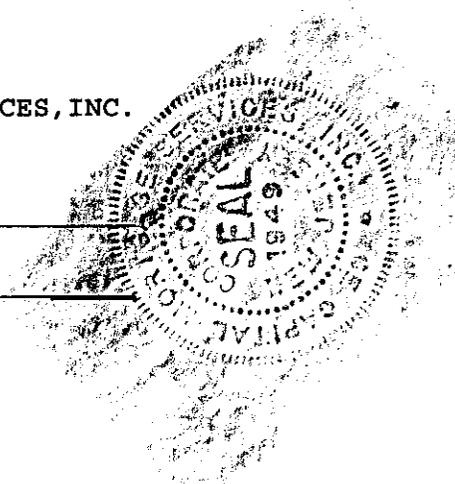
G.E. CAPITAL MORTGAGE SERVICES, INC.

STATE OF MISSISSIPPI

DEC 8 3 15 PM '00

BK 384 99

BY: [Signature]  
Mary McCauley, AVP  
ITS: \_\_\_\_\_



STATE OF CALIFORNIA

COUNTY OF SAN BERNARDINO

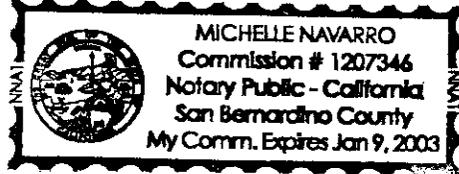
PERSONALLY appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within named Mary McCauley, AVP who acknowledged to me that he/she is AVP of G.E. CAPITAL MORTGAGE SERVICES, INC., and who acknowledged to me that he/she executed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, for and on behalf of the said G.E. CAPITAL MORTGAGE SERVICES, INC., after having been first duly authorized so to do by said Corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE this 19 day of OCTOBER, 2000.

*[Handwritten Signature]*  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

1/9/03



Prepared by:

Danny L. Crotwell, Attorney at Law  
20 Eastgate Drive, Suite C  
Brandon, Mississippi 39042  
(601) 824-9955

ADDRESS OF GRANTOR:

4680 Hallmark Parkway  
San Bernardino, CA 92407  
(909) 473-6969

ADDRESS OF GRANTEE:

9367 Laurel Hill  
Olive Branch, Ms.  
38654  
901 828-4696