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Monroe, Louisiana 71201. Telephone: (318) 330-9020

INDEXING INSTRUCTIONS:

Lot 2, Sec. A, Greenbriar Lakes Subdivision, De Soto County, Mississippi

STATE OF MISSISSIPPI
COUNTY OF DESOTO

After Recording, Return To:
Holcomb Dunbar, P.A.
P.O. Box 190
Southaven, MS 38671
601.349-0664
File No. 801557 Initials JSM

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **EMC Mortgage Corporation, as successor to United Companies Lending Corporation** by reason of the Asset Purchase Agreement or the Mortgage Loan and REO Property Purchase Agreement as approved by Court Orders issued on September 13, 2000 in Bankruptcy Case Nos. 99-00450 through 99-00461, do hereby convey, and warrant specially unto grantee (s) **William S. and Elizabeth M. Miller, as joint tenants with right of survivorship and not as tenants in common** the following described property situated in DeSoto County, Mississippi, to-wit:

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2001 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations, and conveyance.

The above warranty and this conveyance is made subject to any and all easements for public roads and public utilities as presently laid out, constructed or in use.

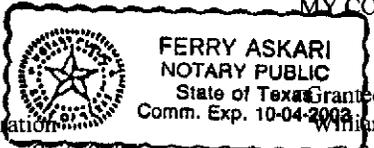
WITNESS MY SIGNATURE, this the 19th day of July, 2001.
EMC Mortgage Corporation, as successor to United Companies Lending Corporation by reason of the Asset Purchase Agreement or the Mortgage Loan and REO Property Purchase Agreement as approved by Court Orders issued on September 13, 2000 in Bankruptcy Case Nos. 99-00450 through 99-00461

Richard W. Moise
BY: 1990 Richard W. Moise
Asst. Vice President
STATE OF TEXAS
COUNTY OF DALLAS

STATE MS. - DESOTO CO.
FILED
AUG 2 4 05 PM '01
BK 397 110
W. BLK.

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 19th day of July, 2001, the within named Richard W. Moise who acknowledges that (s) he is the Asst. Vice President of EMC Mortgage Corporation, as successor to United Companies Lending Corporation by reason of the Asset Purchase Agreement or the Mortgage Loan and REO Property Purchase Agreement as approved by Court Orders issued on September 13, 2000 in Bankruptcy Case Nos. 99-00450 through 99-00461 and that for and on behalf of said corporation, and as its own act and deed, (s) he executed and delivered the above and foregoing instrument after having been first duly authorized by said corporation so to do.

Ferry Askari
NOTARY MY COMMISSION EXPIRES 10-04-2003



Grantor:
EMC Mortgage Corporation
909 Hidden Ridge Drive, Suite 200
Irving, TX 75038
(800) 723-3005

Grantee:
William and Elizabeth Miller
7396 Overlook Drive
Southaven, MS 38671
Phone - 601-349-0664

EMC MORTGAGE CORPORATION
CERTIFICATE OF SECRETARY

BK0397PG0111

I, Carolyn H. Walker, the duly elected, qualified and incumbent Assistant Secretary of EMC Mortgage Corporation, a Delaware Corporation (the "Corporation"), do hereby certify that pursuant to a Unanimous Written Consent in Lieu of a Meeting, dated February 12, 1997, the Board of Directors adopted the following resolution:

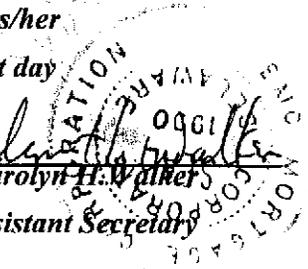
"RESOLVED, that any Executive Vice President, Senior Vice-President, Vice-President or Assistant Vice President of the Corporation is authorized, empowered and directed to execute and deliver in the name of and on behalf of the Corporation any and all agreements, certificates, instruments or documents of any kind whatsoever, purporting to represent or to bind the Corporation as may from time to time be necessary or appropriate in connection with transactions involving individual mortgage loans whether such mortgage loans be then owned by the Corporation or are being serviced by the corporation on behalf of others such authority to include, but not be limited to, the modification of terms of individual mortgage loans, the entry into workout or forbearance agreements in connection with individual mortgage loans, the acceptance of proceeds of condemnation of the property relating to individual mortgage loans, the filing of compromise or insurance claims relating to individual mortgage loans, the acceptance of deeds in lieu of foreclosure with respect to individual mortgage loans, foreclosure with respect to individual properties obtained by foreclosure, deed-in-lieu of foreclosure or other conversion of mortgage loans, the execution of deeds and other instruments incidental to the sale of such properties, and all other matters incidental or customary in respect to the serving of individual mortgage loans."

I do also certify that Sherri Lauritsen and Roger Teufel are duly elected Senior Vice Presidents of the Corporation, presently serving as of the date of this Certificate. I do further certify that, Chris M. Alcedo, Susan F. Christy and Linda E. Hicks are duly elected Vice Presidents and JR Babino, Jeff Gideon and Richard W. Moise are duly elected Assistant Vice Presidents of EMC Mortgage Corporation, presently serving as of the date of this Certificate.

I do further certify that as Assistant Secretary as aforesaid, I have custody of the records of meetings of the Board of Directors of the Corporation, and that the aforesaid resolution is a true and correct copy of the resolution adopted on February 12, 1997, and that such resolution has not been modified, rescinded or revoked and is at present in full force and effect.

IN WITNESS WHEREOF, the undersigned has affixed his/her signature and the corporate seal of the Corporation this 1st day of June, 2001.

Carolyn H. Walker
Carolyn H. Walker
Assistant Secretary



BK0397PG0112

Exhibit "A"

Land situated in DeSoto County, Mississippi to wit:

Lot 2, Section A, Greenbriar Lakes Subdivision, situated in Section 30, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 26, Page 49, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to grantors, herein by Warranty Deed of record in Book 269, Page 203, in the Chancery Clerk's office of Desoto County, Mississippi.

PARCEL ID NUMBER: 1079-3010.0-00002.00

PROPERTY ADDRESS: 360 Ann Marie, Southaven, Mississippi