

STATE MS. - DESOTO CO.

FILED

JUN 27 2 51 PM '02

BK 422 PG 767
W.F. DAVIS CH. CLK.**INDEXING INSTRUCTIONS:**

LOT 774, SECTION C, REVISED PLAN,
SOUTHAVEN SUBDIVISION, IN
SECTION 23, T1S, R8W

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 all of which is hereby acknowledged, the undersigned EMC MORTGAGE CORPORATION (herein referred to as Grantor), does hereby sell, convey and specially warrant unto KIMBERLY A. BEAL (herein referred to as Grantee) the following described property located and situated in DeSoto County, Mississippi, to-wit:

Lot 774, Section C, Revised Plan, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 2, Pages 19-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property.

TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor by and through the undersigned officer, has signed and sealed this Deed on this the 31st day of May, 2002.

EMC MORTGAGE CORPORATION
BY: INTEGRATED ASSET SERVICES, INC.
AS ATTORNEY IN FACT

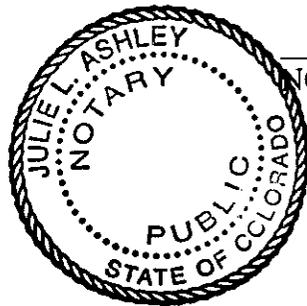
By Kathy - Heathcote

Its V. President

STATE OF Colorado
COUNTY OF Arapahoe

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Kathryn L Berthiaume, who acknowledged to me that he/she is the Vice President of INTEGRATED ASSET SERVICES, INC., a corporation, Attorney in Fact for EMC MORTGAGE CORPORATION, and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 31st day of May, 2002.



Julie L. Ashley
NOTARY PUBLIC

My Commission Expires:
October 27, 2004

ELB

GRANTOR:

EMC MORTGAGE CORPORATION
C/O INTEGRATED ASSET SERVICES, INC.
5105 DTC PARKWAY, SUITE 310
GREENWOOD VILLAGE, CO 80111
TELEPHONE: (303) 770-1976
no second #

GRANTEE:

KIMBERLY A. BEAL
ADDRESS 8430 E Connelly Dr
Southaven MS 38671
TELEPHONE: 901 475 0623
No second #

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 22803
JACKSON, MS 39225-2803
TELEPHONE: (601) 948-3411
MSB #2619

AFFIDAVIT

STATE OF Colorado
COUNTY OF Arapahoe

BEFORE ME, the undersigned authority in and for said county and state, this day personally came and appeared Kathryn L. Berthume, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as Vice President (title) of Integrated Asset Services, Inc., attorney in fact for EMC Mortgage Corporation.

2. The power of attorney under which I executed the foregoing document is valid and in full force and effect, and I do not have any knowledge of termination of the power by revocation or of the death, disability or incapacity of EMC Mortgage Corporation.

3. This affidavit is executed pursuant to the Uniform Durable Power of Attorney Act of the State of Mississippi, as set forth in Section 87-3-113, et seq. of the Mississippi Code of 1972, as amended, and to provide conclusive proof of the non-revocation and non-termination of the power of attorney under which the foregoing document was executed.

Kathryn L. Berthume
AFFIANT V.Pres IASw

SWORN TO AND SUBSCRIBED BEFORE ME, this the 31st day of May, 2002.

Julie L. Ashley
NOTARY PUBLIC

My Commission Expires:
October 27, 2004

