

WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, Union Planters Bank, N.A., a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said Union Planters Bank, N.A. does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, his successors and/or assigns the following described real estate, situated in De Soto County, Mississippi:

Lot 1477, Section "D", Southaven West Subdivision, in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 25-26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

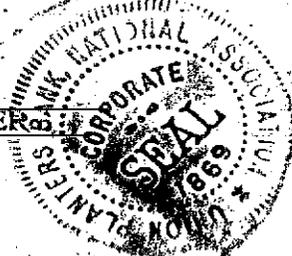
TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said Union Planters Bank, N.A. does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Union Planters Bank, N.A. by Clint Ford, its Banking Officer, who is authorized to execute this conveyance, has hereto set its signature and seal, this 7th day of August, 2002.

ATTEST:  
Dawn Bryant (CORPORATE SEAL)  
Dawn Bryant, Assistant Secretary

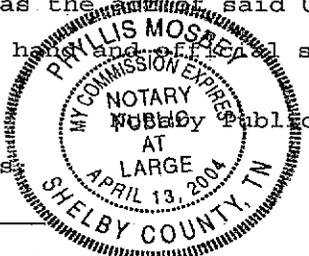
Union Planters Bank, N.A.  
By: Clint Ford  
Its: Clint Ford **BANKING OFFICER**



STATE OF TN 'SHELBY  
COUNTY OF

I, Phyllis Mosbey, a Notary Public in and for said County, in said State, hereby certify that Clint Ford, whose name as BANKING OFFICER of Union Planters Bank, N.A., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the Banking Officer of said Union Planters Bank, N.A..

Given under my hand and official seal, this the 7th day of August, 2002.



My Commission Expires

GRANTEE'S ADDRESS:

Best Assets -- CitiWest JV  
3420 Norman Berry Drive, Suite 600  
Atlanta, GA 30354  
404-768-1400 na

GRANTOR'S ADDRESS:

UNION PLANTERS BANK, N.A.  
1900 Charles Bryan AX2  
Cordova TN 38018  
na/na

STATE MS - DESOTO CO. *of*

AUG 12 9 14 AM '02

BK425 PG 780  
W.E. DAVIS CH. CLK.

This instrument prepared by:  
J. Gary Massey & L.P.  
Shapiro & Massey, L.P.  
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Jackson, MS 39216  
(601) 981-9299  
S&M #01-2668