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STATE MS.-DESOTO CO

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POST OFFICE BOX 745  
TUNICA, MISSISSIPPI 38676  
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CH. CLK.

STATE OF MISSISSIPPI

FHA CASE NO. 283-019379

**SPECIAL WARRANTY DEED**

This Indenture, made this 1<sup>ST</sup> day of OCTOBER, 2003, between MEL MARTINEZ, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Curtis M. Korabek and Shirley R. Korabek, as husband and wife, as joint tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantees).

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in Desoto County, State of Mississippi:

Lot 4, Ivy Manor Subdivision, Second Revision, in Section 23, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 34, Plat Book 61, Page 16, and Plat Book 66, Page 40, all in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: OCTOBER 22, 2003

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

PREPARED BY & RETURN TO:  
STEWART LAW FIRM  
803 ROYAL OAKS DRIVE  
OXFORD, MISSISSIPPI 38655  
662-234-6912 TELEPHONE  
662-234-6962 FACSIMILE

SECRETARY OF HOUSING AND  
URBAN DEVELOPMENT

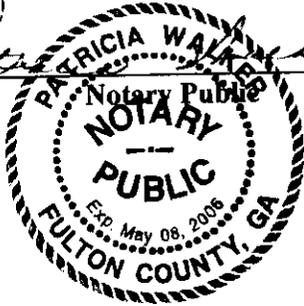
V. Noel Com  
Unofficial Witness

By: Paul M. Mize as  
Attorney-in-Fact

STATE OF GEORGIA  
COUNTY OF FULTON

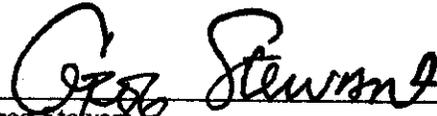
Personally appeared before me, the undersigned authority in and for the said County and State, on this 10 day of October, 2003 within my jurisdiction, the within named Debra Ann Masters who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 97 at Page 304 in DeSoto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

Commission Expires: 5/8/2006

Patricia Walker  
Notary Public  


Indexing instructions to the  
Chancery Court Clerk of DeSoto  
County, Mississippi, as per Section  
89-5-33 MCA Annotated.

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Prepared by: Greg Stewart

Mississippi State Bar # 8772  
Stewart Law Firm  
Post Office Box 745  
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Grantor's Address:  
Best Assets/Citiwest JV  
3420 Norman Berry Drive  
Suite 600  
Hapeville, Georgia 30354  
404-768-1400  
No Second Number

Grantees' Address:  
Curtis M. Korabek  
Shirley R. Korabek  
1470 Ivy Lane  
Hernando, DeSoto, Mississippi  
813-684-6850

*No second #*