

JUN 28 8 54 AM '04

James M Bay and Amy M Bay
AMC 9000082340

WARRANTY DEED

BK 475 PG 361
CH. CLK.

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, EverHome Mortgage Company, a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said EverHome Mortgage Company 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 DeSoto County, Mississippi:

Lot 87, Section A, River Oaks Subdivision, Located in Sections 2 and 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 57, Pages 17 and 18, of the Chancery Clerk's Office of DeSoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

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 EverHome Mortgage Company 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 EverHome Mortgage Company by LANA B. GRIZZARD, its VICE PRESIDENT, who is authorized to execute this conveyance, has hereto set its signature and seal, this 8th day of April, 2004.

ATTEST:

(CORPORATE SEAL)

EverHome Mortgage Company
By: *Lana B. Grizzard*
LANA B. GRIZZARD
Its: VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF DUVAL

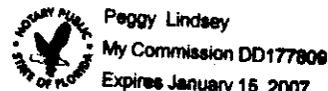
I, PEGGY LINDSEY, a Notary Public in and for said County, in said State, hereby certify that LANA B. GRIZZARD, whose name as VICE PRESIDENT of EverHome Mortgage Company, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said EverHome Mortgage Company.

Given under my hand and official seal, this the 8th day of April, 2004.

Peggy Lindsey
PEGGY LINDSEY, Notary Public

My commission expires:

1-15-07



'GRANTEE'S ADDRESS:

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

GRANTOR'S ADDRESS:

EverHome Mortgage Company f/k/a Alliance Mortgage Company
8120 Nations Way
Building 100
Jacksonville, Florida 32256
800-638-5647

This instrument prepared by:
J. Gary Massey
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M #03-1618

INDEX: Lot 87, Section A, River Oaks Subdivision, DeSoto Co., MS