

PREPARED BY & RETURN TO:
 MISSISSIPPI CLOSING SERVICES
 1124 N LAMAR
 OXFORD, MS 38655

MISSISSIPPI CLOSING SERVICES
 1124 NORTH LAMAR
 OXFORD, MISSISSIPPI 38655
 662-234-6912 Telephone
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STATE OF MISSISSIPPI

FHA CASE NO. 281-274225

SPECIAL WARRANTY DEED

This Indenture, made this 12 day of October, 2004, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Pamela J. Redlick, a single woman, party(ies) of the second part (Grantee).

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 88, Section "E", Holiday Hill Subdivision, Located in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 30, Page 34 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 part 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 14, 2004

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.

SS STATE MS.-DESOTO CO.
 SS

OCT 20 8 39 AM '04

484 PG 551
 CH. CLK.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

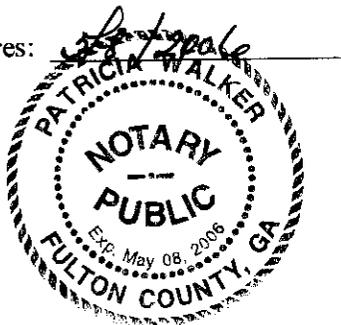
[Signature]
Unofficial Witness

By: *[Signature]* 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 12 day of October, 2004 within my jurisdiction, the within named Susan Hoffman who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 101 at Page 549 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.

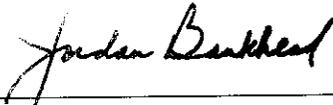
Commission Expires:



[Signature]
Notary Public

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

Lot 88, Section "E", Holiday Hill Subdivision, Located in Section 34,
Township 1 South, Range 6 West, DeSoto County, Mississippi, as
recorded in Plat Book 30, Page 34 in the Office of the Chancery Clerk
of DeSoto County, Mississippi.



Prepared by: Jordan Bankhead
Mississippi State Bar #100897
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Oxford, Mississippi 38655
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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

Grantee's Address:
Pamela J. Redlick
6388 Cherokee Drive
Olive Branch, DeSoto, Mississippi
901-857-7052
No Second Number