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Indexing Instructions: LOT 1242, SECTION C, SOUTH DESOTO VILLAGE
SUBDIVISION

STATE OF MISSISSIPPI
COUNTY OF DESOTO

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 are hereby acknowledged, BENEFICIAL MORTGAGE CO. OF MISSISSIPPI does hereby sell, convey and specially warrant unto LAYNE SACHARIN, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

LOT 1242, SECTION C, SOUTH DESOTO VILLAGE SUBDIVISION, LOCATED IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AND MORE PARTICULARLY DESCRIBED IN PLAT BOOK 10, PAGES 3-8 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

COMMONLY KNOWN AS: 6265 FORESTGATE RD, HORN LAKE, MS

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

WITNESS MY SIGNATURE this the 9th day of NOVEMBER, 2004.

J4100259-8M

BENEFICIAL MORTGAGE CO. OF MISSISSIPPI

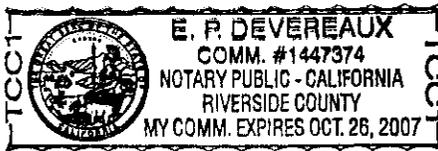
BY: *Maria I. Ortega*

NAME & TITLE: Maria I. Ortega
Asst. Vice President

STATE OF California
COUNTY OF Los Angeles

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, the within named Maria I. Ortega duly identified before me, who acknowledged to me that he ~~he~~ she is the Asst. Vice President of BENEFICIAL MORTGAGE CO. OF MISSISSIPPI, and that for and on behalf of said corporation, and as its act and deed he ~~he~~ she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the 31st day of NOVEMBER, 2004



E. P. Devereaux
Notary Public

My Commission Expires:

Grantors Address:
BENEFICIAL MORTGAGE CO.
OF MISSISSIPPI
961 WEIGEL DRIVE
ELMHURST, IL 60126-1058
(630) 617-7354
N/A

Grantee's Address:
LAYNE SACHARIN
5761 Pecan Cv Ln.
Memphis, TN 38120
(901) 685-8794
N/A