

INDEXING INSTRUCTIONS:
Lot 78, Section D, Windsor Creek
DeSoto County, MS

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 is hereby acknowledged, the undersigned BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE (herein referred to as Grantor), does hereby sell, convey and specially warrant unto GARY NORTH and SHARON NORTH, his wife (herein referred to as Grantee), as joint tenants with full rights of survivorship and not as tenants in common, the following described property located and situated in the DeSoto County, Mississippi, to-wit:

Lot No. 78, Section D, Windsor Creek Subdivision, located in Sections 27 and 28, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 50, page 15-16, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

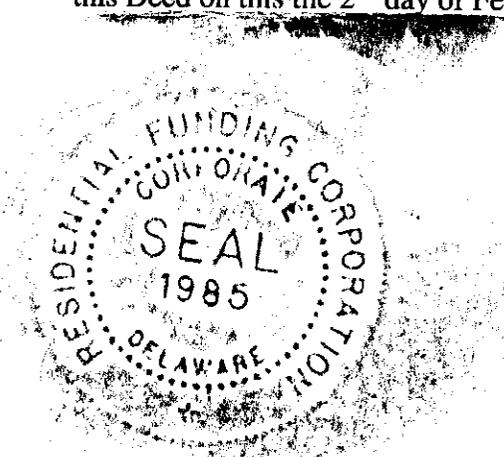
It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 2nd day of February, 2005.

BANK ONE, NATIONAL ASSOCIATION,
AS TRUSTEE, BY: RESIDENTIAL FUNDING
CORPORATION, ITS ATTORNEY IN FACT

By Bill Mueller
Its _____ Vice-president **Bill Mueller**

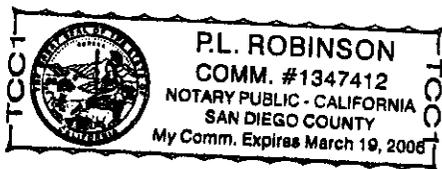
POWER OF ATTORNEY RECORDED IN
BOOK 84, PAGE 335



STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Bill Mueller, who acknowledged to me that he/~~she~~ is the _____ Vice-president of RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT FOR BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE, and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 2nd day of February, 2005.



P. L. Robinson
NOTARY PUBLIC

GRANTOR:

BANK ONE NATIONAL ASSOCIATION,
AS TRUSTEE
BY: RESIDENTIAL FUNDING CORPORATION
9350 WAXIE WAY, SUITE 100
SAN DIEGO, CA 92123
TELEPHONE: 800-750-0011

GRANTEE:

GARY NORTH
SHARON NORTH
16488 UNION STAR ROAD
WINSLOW, AR 72959
TELEPHONE: 479-839-8051

PREPARED BY:

DAVID K. MCGOWAN
ATTORNEY AT LAW
P. O. BOX 5278
JACKSON, MS 39296-5278
TELEPHONE: (601) 982-8504

AFFIDAVIT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

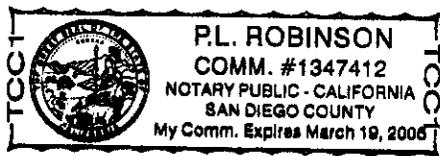
BEFORE ME, the undersigned authority in and for said county and state, this day personally came and appeared Bill Mueller, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as _____ Vice-president (title) of Residential Funding Corporation, Attorney in Fact for Bank One National Association, as Trustee.
2. The power of attorney under which I executed the foregoing document is valid and in full force and effect, and I do not have any knowledge of termination of the power by revocation or of the death, disability or incapacity of Bank One National Association, as Trustee.
3. This affidavit is executed pursuant to the Uniform Durable Power of Attorney Act of the State of Mississippi, as set forth in Section 87-3-113, et seq. of the Mississippi Code of 1972, as amended, and to provide conclusive proof of the non-revocation and non-termination of the power of attorney under which the foregoing document was executed.



 AFFIANT: **Bill Mueller, VP**

SWORN TO AND SUBSCRIBED BEFORE ME, this the 2nd day of February, 2005.





 NOTARY PUBLIC

My Commission Expires: 3-19-05