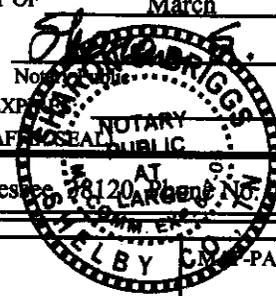


WARRANTY DEED	STATE OF TENNESSEE
	COUNTY OF <u>Shelby</u>
	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS \$ <u>168,400.00</u>
	<u>Vingina Bean Blossom</u> Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE <u>17th</u> DAY OF <u>March</u> , 2005	
	
MY COMMISSION EXPIRES <u>12/31/2006</u>	

H. Mark Beanblossom, P. C., 1713 Kirby Parkway, Suite 100, Memphis, Tennessee 38120, Telephone No. (901)758-0500

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	PARCEL NUMBERS
Harry Jones, III (NAME) 7895 Alexander Crossing Drive (ADDRESS) Olive Branch, MS 38654 (CITY) (STATE) (ZIP)	EquiFirst Corporation (NAME) 500 Forest Point Circle (ADDRESS) Charlotte, NC 28273 (CITY) (STATE) (ZIP)	1068-2706.0.00141.00

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Summerset Homes, Inc., A Tennessee Corporation HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Harry Jones, III and wife, Patricia Jones HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Desoto COUNTY, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS, TO-WIT:

Lot 141, Phase 3, Alexander's Ridge Subdivision, in Section 27, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat of record in Plat Book 81, Pages 34-35, in the Chancery Clerk's Office of County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being part of the same property conveyed to Grantors herein by Warranty Deed of record in Book 448, Page 554, in the Chancery Clerk's Office of Desoto County, Mississippi.

This conveyance is made subject to the 2005 Olive Branch City Taxes and Desoto County Taxes which are not yet due and payable and which Grantee hereby assumes and agrees to pay and further subject to Subdivision Restrictions, Building Lines and Easements of record in Plat Book 81, Pages 34-35, Subdivision Restrictions of record in Plat Book 442, Page 469 and Subdivision and Zoning Regulations in effect in Desoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record, all in said Clerk's Office.

It is understood and agreed that the taxes for the year 2005 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then the Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Grantor's Address: Po Box 381347 Germantown TN 38183-1347
 Phone Number (home): _____ (work) 901-757-8097
 Grantee's Address: 7895 Alexanders Cr Olive Branch Ms 38654
 Phone Number (home): 901-490-0004 (work) N/A

Property Address: 7895 Alexander Crossing Drive, Olive Branch, MS 38654

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand(s) this 17th day of March, 2005

Summerset Homes, Inc., A Tennessee Corporation

BY: Donald L. Caylor
 Donald L. Caylor, Secretary/Treasurer

Mark Beanblossom
Deputy

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for
said County and State, the within named _____

the bargainer(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that
_____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at
_____, Tennessee, this _____ day of _____

Commission Expires _____
Notary Public

STATE OF TENNESSEE
COUNTY OF Shelby

Before me, the undersigned _____ a Notary Public within and for the

State and County aforesaid, personally appeared Donald L. Caylor

and _____ with whom I am personally acquainted and who
upon his oath(s) acknowledged himself to be the Secretary/Treasurer

and _____ respectively of the Summerset Homes, Inc., A Tennessee Corporation

the within named bargainer, and corporation, and that he, she, they as such Secretary/Treasurer

and _____ being authorized so to do, execute the foregoing instrument for the

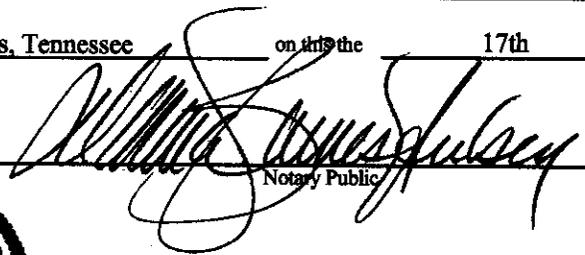
purposes therein contained by signing the name of the corporation, by the said Donald L. Caylor

as such Secretary/Treasurer, and attesting the same by the said _____

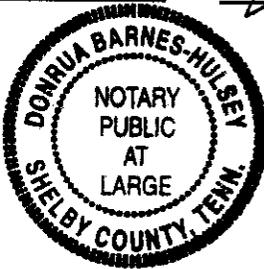
as such _____

Witness my hand and official seal at office at Memphis, Tennessee on this the 17th
day of March 2005.

My Commission Expires 6-12-07



Notary Public



My Commission Expires
June 12, 2007