

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns, acting herein by and through its duly authorized Officers, hereinafter called GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid by Homecomings Financial Network, Inc., hereinafter called GRANTEE, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed - and by these presents does grant, bargain, sell and convey - unto the said Grantee, his/its successors and assigns, forever, all that certain parcel of land located in the County of DeSoto, State of Mississippi, to-wit:

Lot 150, Section D, Magnolia Estates, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 36, Pages 29-30, reference to which is hereby made in aid of and as a part of this description.

Property Address: 10195 Curtis Drive, Olive Branch, MS 38654

Being the same property conveyed to Tammie J. Clark by Warranty Deed from Lewis E. Busby and wife, Susan K. Bussy, dated 9/20/01 and filed in Book 400, Page 29 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor also assigns and transfers to Grantee herein all of Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described.

TO HAVE AND TO HOLD the above described property, together with all and singular, the tenements, hereditaments, rights and appurtenances thereto in anywise belonging unto the said Grantee, and his/its successors and assigns, forever. Grantor hereby binds itself and its successors to warrant and forever defend all and singular the said premises unto the same Grantee and his/its successors and assigns against every person whomsoever lawfully claiming, or to claim the same or any part thereof, by, through, or under it, but not otherwise.

IN WITNESS WHEREOF, the said Grantor, on this 3rd day of May, 20 05, has caused these presents to be executed for and in its name and behalf by its undersigned Officers.

Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns

By: [Signature]

Title: Asst. Vice President

By: [Signature]

Title: Asst. Vice President

STATE OF Minnesota
COUNTY OF Dakota

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) ss ACKNOWLEDGMENT
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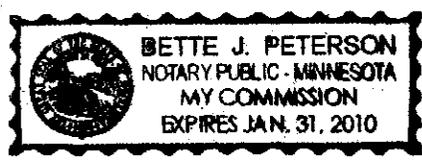
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Chris Anderson and Rick Wilken, to me personally well known, who stated that they were the Asst. Vice President and Asst. Vice President, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc. and Lender's successors and assigns, a corporation, who acknowledged that for and on behalf of said corporation they signed and delivered the foregoing Special Warranty Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office this 3rd day of May, 20 05.

My Commission Expires:
Jan. 31, 2010

[Signature]
Notary Public

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:
MERS c/o Homecomings Financial Network, Inc.
9350 Waxie Way
San Diego, California 92123
Telephone No. 1-800-222-4293



GRANTEE'S ADDRESS AND TELEPHONE NUMBER:
Homecomings Financial Network, Inc.
9350 Waxie Way
San Diego, California 92123
Telephone No. 1-800-222-4293

PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W File No. 30644H (Houston)