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BK 505 PG 36
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Indexing Instructions: LOT 686, SECTION B, S 1/2 OF DESOTO VILLAGE SUBDIVISION AND SECTION EAST OF COW PEN CREEK

Account No. 20-0051-0211135
Instrument Prepared by:
Collins & Associates, PLLC
4915 I-55 North, Ste. 100A
Jackson, MS 39206
601-982-5580
MSB #6394

LIMITED WARRANTY DEED

STATE OF MISSISSIPPI
COUNTY OF DESOTO
KNOWN ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL, INC., a corporation organized under the laws of the State of New York, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4 Suite 100, Coppell, Texas 75019-3831 for and in consideration of TEN DOLLARS AND NO CENTS (\$10.00) to it in hand paid by the party or parties identified below as "GRANTEE" hereunder, by these presents does hereby convey and specially warrant unto ROBERT LAMBERT AND ANNA LAMBERT, as joint tenants with full rights of survivorship and not as tenants in common, all that certain real property situated in DESOTO County, Mississippi, and more particularly described as follows.

LOT 686, SECTION B, SOUTH 1/2 OF DESOTO VILLAGE SUBDIVISION AND SECTION EAST OF COW PEN CREEK, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN BY PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGES 16-21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

COMMONLY KNOWN AS: 6445 FORREST GLEN DRIVE, HORNE LAKE MS

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in any wise belonging, unto the said GRANTEE, its heirs or assigns forever, subject to, and excepting, current taxes and other assessments reservations in patents, and all easements, right-of way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as JUNE appear of record. GRANTOR does hereby bind itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the said GRANTEE, its 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.

05-040277

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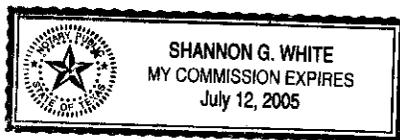
IN WITNESS WHEREOF, the said GRANTOR has caused these presents to be executed this day of JUNE, 2005, in its name by its Assistant Vice President thereunto authorized.

CITIFINANCIAL, INC.

By 
 NAME: Tony Malone
 Assistant Vice President

STATE OF TEXAS
 COUNTY OF DALLAS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 17 day of JUNE, 2005 within my jurisdiction, the within named Tony Malone, Asst Vice Pres., who acknowledged that he/she is the Assistant Vice President of CITIFINANCIAL, INC., a New York Corporation, and that for and on behalf of the said corporation, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.




 Notary Public

Grantor's Name: CITIFINANCIAL MORTGAGE COMPANY, INC
 Grantor's Address: 1111 Northpoint Dr., Bldg. 4, Suite 100, Coppell, TX 75019-3831
 Grantor's Telephone No.: 972-657-1483

Grantee's Name: ROBERT LAMBERT AND ANNA LAMBERT
 Grantee's Address: 6445 Forest Glen Dr. Horn Lake, MS 38637
 Grantee's Telephone No.: (662) 851-1554 (901) 305 6492