

Record return to:  
GRIFFIN, CLIFT, EVERTON & THORNTON, PLLC  
ATTORNEYS AT LAW  
6480 Quail Hollow, Suite 100  
Memphis, TN 38120  
C2096114

This instrument prepared by:  
Fred A. Ross Jr.  
Attorney for CARTUS FINANCIAL CORPORATION  
499 South President Street / P.O. Box 23429  
Jackson, MS 39201/39225-3429  
601-960-4550 Cartus File # 1716070

12/21/06 10:52:09 pa  
BK 547 PG 205  
DESOTO COUNTY, MS P2 -  
W.E. DAVIS, CH CLERK

WARRANTY DEED AND SPECIAL POWER OF ATTORNEY

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 which are hereby acknowledged, the undersigned, **Larry S. Avist, Jr.** and wife, **Trena M. Avist**, do hereby sell, convey and warrant unto CARTUS FINANCIAL CORPORATION, A DELAWARE CORPORATION, the following described land and property lying and being situated in De Soto County, Mississippi, to-wit:

**The land lying and being situated in Desoto County, Mississippi, described as follows, to-wit:**

**Lot 100, Phase II, The Lakes of Cedar Grove, situated in Section 7, Township 3 South, Range 7 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 76, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated.

AND WE DO BY THESE PRESENTS make, constitute and appoint Cartus Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Title Agency, Inc, a Mississippi Corporation ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any other documents necessary for delivery of this deed and to complete the sale of the property herein described, including, but not limited to, the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This Power of Attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Mississippi. This Power of Attorney is coupled with an interest and shall remain in force and effect until the sale contemplated is closed, and shall not be revoked by either of the undersigned prior to said time.

Griffin Clift

WITNESS THE SIGNATURE OF THE GRANTORS, this the 1st day of November, 2006.

[Signature]  
Larry S. Avist, Jr.  
[Signature]  
Trena M. Avist

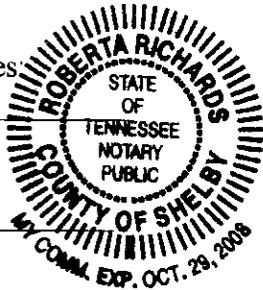
STATE OF Tennessee  
COUNTY OF Shelby

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named **Larry S. Avist, Jr.**, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 1st day of November, 2006

[Signature]  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_  
(Seal)  
STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

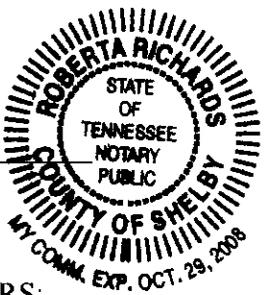


PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named **Trena M. Avist**, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 1st day of November, 2006.

[Signature]  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_  
(Seal)



ADDRESS OF GRANTORS:  
LARRY S. AVIST, JR.  
TRENA M. AVIST  
1532 CEDAR TRACE DR, HERNANDO, MS 38632  
Phone No: \_\_\_\_\_

ADDRESS OF GRANTEES:  
CARTUS FINANCIAL CORPORATION  
499 SOUTH PRESIDENT STREET  
JACKSON, MS 39225  
Phone No: \_\_\_\_\_