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DESOTO COUNTY, MS
MISTY HEFFNER, CH CLK

Instrument Prepared By and Return to:
Tara P. Ellis, Esq. (MS Bar #101034)
Balch & Bingham LLP
188 East Capitol Street, Suite 1400
Jackson, MS 39201
(601) 961-9900

Indexing Instructions: Lot 19, Phase I, 1st Revision, Windstone Subdivision, situated in Section 26, Township 1 South, Range 7 West, DeSoto County, Mississippi, Plat Book 70, Pages 40-43

STATE OF MISSISSIPPI
COUNTY OF DESOTO

DEED OF TRUST

GRANTOR: Avelon Claire Ahern
4861 Stone Cross Drive
Olive Branch, MS 38654
Phone: 662.671.4530

BENEFICIARY: MISSISSIPPI HOME CORPORATION
735 Riverside Drive
Jackson, Mississippi 39202
Phone: 601.718.4642

TRUSTEE: CHRISTIAN B. WADDELL, ESQ.
One Jackson Place
188 East Capitol Street, Suite 1400
Jackson, MS 39201
Phone: 601.961.9900

202046.1

DEED OF TRUST

THIS DEED OF TRUST (the "**Instrument**") is dated as of and effective as of the date below among Avelon Claire Ahern, whose address is 4861 Stone Cross Drive, Olive Branch, MS 38654, as grantor ("**Borrower**"), to Christian B. Waddell, Esquire, whose address is One Jackson Place 188 East Capitol Street, Ste. 1400, Jackson, MS 39201, as trustee ("**Trustee**"), for the benefit of Mississippi Home Corporation, a public body corporate and politic, separate and apart from the State of Mississippi, constituting a governmental instrumentality duly created, organized and existing under the laws of the State of Mississippi, whose address is 735 Riverside Drive, Jackson, Mississippi 39202, as beneficiary (together with its successors and assigns "**Lender**").

WITNESSETH:

WHEREAS, Borrower is indebted to Lender in the sum of up to Thirty Three Thousand Three Hundred Sixty One and 00/100 Dollars ($33,361.00) (the "**Loan**") as evidenced by that certain Promissory Note (the "**Note**") of even date herewith executed by Borrower in favor of Lender under the Mississippi Home Corporation Hardest Hit Fund Home Saver Program (the "**Program**"), which is administered by Lender pursuant to sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343), as amended, and the Program guidelines established and implemented by Lender in connection therewith;

WHEREAS, The Loan is made by Lender to Borrower, and shall be advanced on behalf of Borrower, exclusively to satisfy mortgage-related indebtedness for which Borrower is obligated under Borrower's First Mortgage Loan (as hereinafter defined);

NOW, THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION, including the Indebtedness hereby secured, the receipt and sufficiency of which is hereby acknowledged, Borrower hereby grants, bargains, sells, warrants and conveys, with the power of sale, to the Trustee, his successors and assigns forever for the benefit and security of Lender, under and subject to the terms and conditions hereinafter set forth, all of Borrower's right, title and interest in and to the Land located at 4861 Stone Cross Drive, Olive Branch, DeSoto County, Mississippi, described in Exhibit A hereto, together with easements, rights of way, water rights, oil, gas, coal, lignite, minerals, bonuses, revenues, shut-in payments, geothermal rights, royalties, profits, issues, rents, timber crops, crop allotments, quotas or benefits of every kind assigned or allotted to said Land, all judgments, awards of settlements from any condemnation, taking or eminent domain actions, all improvements and appurtenances now or hereafter erected on, and all fixtures of any and every description now or hereafter attached to, said Land (all being referred to as the "**Property**");

TO HAVE AND TO HOLD, unto the Trustee, and successors in trust, for purposes of securing the following: (a) payment of the Indebtedness evidenced by the Note, and including the principal thereof and any and all modifications, extensions and renewals thereof, and the performance of all obligations of Borrower under the Note; (b) performance and observance by Borrower of all the terms, covenants and provisions of this Instrument; (c) performance and observance by Borrower of all the terms, covenants and provisions of the other Loan Documents

(as hereinafter defined); (d) payment of all sums advanced by Lender to perform any of the terms, covenants and provisions of this Instrument or any of the other Loan Documents, or otherwise advanced by Lender pursuant to the provisions hereof or any of such other documents to protect the Property; (e) performance and observance of all the terms, covenants and provisions of any other instrument given to evidence or further secure the payment and performance of any Indebtedness hereby secured or any obligation secured hereby; and (g) payment of any future or further advances which may be made by Lender at its sole option to and for the benefit of Borrower;

PROVIDED, HOWEVER, (1) that this conveyance is in trust to secure prompt payment of all existing and future indebtedness due by Borrower to Lender under the provisions of this Instrument and (2) that the Loan shall be forgiven in annual increments of twenty percent (20%) per year over a five (5) year period until the maturity date of July 1, 2021 (the "**Maturity Date**"), so long as Borrower continues to occupy the Property as his primary residence and meets all terms and conditions of the Loan as set forth in the Loan Documents. If the Loan has not been forgiven by the Maturity Date as provided for in Section 5 of the Note, Borrower shall repay the Indebtedness, or the balance of the Indebtedness not forgiven, in full on the Maturity Date. If at any time Borrower sells or refinances the Property, the Indebtedness shall become immediately due and payable in full without notice or demand but only to the extent there are sufficient equity proceeds resulting from the sale or refinancing. If the Lender determines that the equity proceeds from the sale or refinancing are not sufficient to repay the balance of the Indebtedness, the Lender in its sole discretion may forgive the balance of the Indebtedness in excess of the available equity proceeds.

Covenants. To protect the security of this Instrument, Borrower and Lender covenant and agree as follows:

1. DEFINITIONS. The following terms, when used in this Instrument (including when used in the above recitals), shall have the following meanings:

(a) "**Borrower**" is defined on page 1 of this Instrument.

(b) **"Environmental Requirements"** is defined in Section 7.

(c) "**Event of Default**" means the occurrence of any event listed in Section 16.

(d) **"First Mortgage"** means the first deed of trust encumbering the Property and recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

(e) **"First Mortgage Loan"** means the loan secured by the First Mortgage.

(f) **"Hazardous Substances"** means any substance

(1) the presence of which requires investigation, removal, remediation or any form of clean-up under Federal, state of locate statute, regulation, ordinance, order action, policy or common law now or hereafter in effect, or any amendments thereto; or

(2) which is or becomes defined as a "hazardous waste," "hazardous substance," "pollutant" or "contaminant" under any Federal, state or local statute, regulation, rule or ordinance or amendments thereto, including, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601, et seq.) And/or the Resource Conservation and Recovery Act (42 U.S.C. § 6901, et seq.); or

(3) which is toxic, explosive, corrosive, flammable, infectious, radioactive, carcinogenic, mutagenic or otherwise hazardous and is regulated presently or in the future by any governmental authority, agency, department, commission, board, agency or instrumentality of the United States, the state where the Property is located or any political subdivision thereof; or

(4) the presence of which on the Property causes or threatens to cause a nuisance upon the Property or to adjacent properties or poses or threatens to pose a hazard to the health or safety or persons on or about the Property; or

(5) the presence of which on adjacent properties could constitute a trespass by Borrower; or

(6) which contains, without limitation, gasoline, diesel fuel or the constituents thereof, or other petroleum hydrocarbons; or

(7) which contains, without limitation, polychlorinated biphenyls (PCBs), asbestos or urea formaldehyde foam insulation; or

(8) which contains, without limitation, radon gas; or

(9) which contains, without limitation, radioactive materials or isotopes.

(g) "**Homeowner Agreement**" means the Home Saver Program Homeowner Agreement executed by Borrower of even date herewith, as hereafter may be amended from time to time.

(h) "**Indebtedness**" means the principal of and all other amounts due at any time under, the Note, this Instrument or any other Loan Document.

(i) "**Instrument**" is defined on page 1 of this Instrument.

(j) "**Land**" means the land described in Exhibit A.

(k) "**Lender**" means the entity identified as "**Lender**" in the first paragraph of this Instrument and its successors and assigns, or any subsequent holder of the Note.

(l) **"Loan"** is defined in page 1 of this Instrument.

(m) "**Loan Documents**" means the Note, this Instrument, the Homeowner Agreement and any other documents now or in the future executed by Borrower or any other person in connection with the Loan or Borrower's participation in the Program, as such documents may be amended from time to time.

(n) **"Maturity Date"** means the date set forth on page 2 of this Instrument or any earlier date on which the unpaid principal balance of this Note becomes due and payable by acceleration or otherwise.

(o) "**Property**" is defined on page 2 of this Instrument. Notwithstanding any provision in this Instrument or in any other agreement with Lender, Property shall not include (nor shall Lender have a security interest in) any household goods (as defined in Federal Reserve Board Regulation AA, Subpart B).

(p) "**Note**" means the Promissory Note described on page 1 of this Instrument.

(q) **"Program"** is defined on page 1 of this Instrument.

(r) "**Property Jurisdiction**" is defined in Section 11 (a).

(s) **"Trustee"** means all persons identified as "Trustee" in the first paragraph of this Instrument, together with their successors and assigns.

2. PAYMENT; PERFORMANCE UNDER LOAN DOCUMENTS. Borrower shall pay the Indebtedness when due in accordance with the terms of the Note and the other Loan Documents and shall perform, observe and comply with all other provisions of the Note and the other Loan Documents.

3. APPLICATION OF PAYMENTS. If at any time Lender receives, from Borrower or otherwise, any amount applicable to the Indebtedness which is less than all amounts due and payable at such time, then Lender may apply that payment to amounts then due and payable in any manner and in any order determined by Lender, in Lender's discretion.

4. FIRST MORTGAGE. Borrower shall perform all of Borrower's obligations under the First Mortgage and any other deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due (if and to the extent such payments are not being advanced by Lender as part of the assistance provided to Borrower under the Program).

5. TAXES . Borrower shall pay all taxes and assessments, general or special, levied against the Property during the term of this Instrument (if and to the extent such payments are not being advanced by Lender as part of the assistance provided to Borrower under the Program), before such taxes or assessments become delinquent, and shall, upon request, furnish Lender the tax receipts for inspection. Should Borrower fail to pay all taxes and assessments when due, Borrower shall have the right, but not the obligation, to make these payments.

6. PRESERVATION AND MAINTENANCE OF PROPERTY. Borrower shall keep the Property in good repair and shall not permit or commit waste, impairment or deterioration thereof. Borrower shall use the Property for lawful purposes only. Lender may make or arrange to be made entries upon and inspections of the Property after first giving Borrower notice prior to any inspection specifying a just cause related to Lender's interest in the Property. Lender shall have the right, but not the obligation, to cause needed repairs to be made to the Property after first affording Borrower a reasonable opportunity to make the repairs.

7. ENVIRONMENTAL HAZARDS.

(a) Borrower covenants and agrees that Borrower (i) has not stored and shall not store (except in compliance with all Federal, state and local statutes, laws, ordinances, rules, regulations and common law now or hereafter in effect, and all amendments thereto, relating to the protection of the health of living organisms or the environment (collectively, "**Environmental Requirements**")) and has not disposed and shall not dispose of any Hazardous Substances (as hereinafter defined) on the Property, (ii) has not transported or arranged for the transportation of and shall not transport or arrange for the transportation of any Hazardous Substances, and (iii) has not suffered or permitted, and shall not suffer or permit, any owner, lessee, tenant, invitee, occupant or operator of the Property or any other person to do any of the foregoing.

(b) Borrower covenants and agrees to maintain the Property at all times (i) free of any Hazardous Substance (except in compliance with all Environmental Requirements) and (ii) in compliance with all Environmental Requirements.

(c) Borrower agrees promptly: (i) to notify Lender in writing of any change in the nature or extent of Hazardous Substances maintained on or with respect to the Property, (ii) to transmit to Lender copies of any citations, orders, notices or other material governmental communications received with respect to Hazardous Materials upon, about or beneath the Property of the violation or breach of any Environmental Requirement, (iii) to observe and comply with any and all Environmental Requirements relating to the use, maintenance and disposal of Hazardous Substances and all orders or directives from any official, court or agency of competent jurisdiction relating to the use, maintenance, treatment, storage, transportation, generation and disposal of Hazardous Substances, (iv) to pay, perform or otherwise satisfy any fine, charge, penalty, fee, damage, order, judgment, decree or imposition related thereto which, if unpaid, would constitute a lien on the Property, unless (a) the validity thereof shall be contested diligently and in good faith by appropriate proceedings and with counsel reasonably satisfactory to Lender and (b) so long as Borrower shall at all times have deposited with Lender, or posted a bond satisfactory to the Lender in, a sum equal to the amount necessary (in the reasonable discretion of Lender) to comply with such order or directive (including, but not limited to, the amount of any fine, penalty, interest or cost that may become due thereon by reason of or during such contest); provided, however, that payment in full with respect to such fine, charge, penalty, fee, damage, order, judgment, decree or imposition shall be made not less than twenty (20) days before the first date upon which the Property, or any portion thereof, shall be seized and sold in satisfaction thereof, and (v) to take all appropriate response actions, including any removal or remedial actions, in the event of a release, emission, discharge or disposal of any Hazardous Substances in, on, under or from the Property necessary in order for the Property to be or remain

in compliance with all Environmental Requirements, (vi) upon the request of Lender, to permit Lender, including its officers, agents, employees, contractor and representatives, to enter and inspect the Property for the purposes of conducting an environmental assessment, (vii) upon the request of Lender, and at Borrower's expense, to cause to be prepared for the Property such site assessment reports, including, without limitation, engineering studies, historical reviews and testing, as may be reasonably requested from time to time by Lender.

(d) In addition to all other indemnifications contained herein, Borrower agrees to indemnify, defend and reimburse and does hereby hold harmless Lender, and its officers, directors, agents, shareholders, employees, contractors, representatives, successors and assigns from and against any and all claims, judgments, damages, losses, penalties, fines, liabilities, encumbrances, liens, costs and expenses of investigation and defense of any violation of any Environmental Requirements pertaining to the Property and the activities thereon, or arising from the breach of any covenant or representation of Borrower contained in this Instrument. The Borrower's obligations under this Section shall survive any foreclosure on the Property for repayment or extinguishment of the indebtedness secured hereby.

8. INSURANCE. Borrower shall keep all improvements on the Land insured against fire, all hazards included within the term "extended coverage," flood in areas designed by the U.S. Department of Housing and Urban Development as being subject to overflow and such other hazards ad Lender may reasonably require in such amounts as Borrower may determine but not less than the Indebtedness secured by this Instrument. All policies shall be written by reliable insurance companies acceptable to Lender, shall include standard loss payable clauses in favor of Lender and shall, upon request of Lender, be delivered to Lender. Borrower shall promptly pay when due all premiums charged for such insurance (if and to the extent such payments are not being advanced by Lender as part of the assistance provided to Borrower under the Program), and shall, upon request of Lender, furnish Lender the premium receipts for inspection. Upon Borrower's failure to pay the premiums, Lender shall have the right, but not the obligation, to pay such premiums. In the event of a loss covered by the insurance in force, Borrower shall promptly notify Lender who may make proof of a loss if timely proof is not made by Borrower. All loss payments shall be made directly to Lender as loss payee (subject to the rights granted under the First Mortgage), who may either apply the proceeds to the repair or restoration of the damaged improvements or to the Indebtedness, or release such proceeds in whole or in part to Borrower. Lender is hereby granted full power and authority to settle and/or compromise claims under all policies, to endorse in the name of Borrower any check or draft representing the proceeds of any such insurance and to demand, receive and give receipt in the name of Borrower for any such proceeds.

9. PROTECTION OF LENDER'S SECURITY.

(a) Borrower agrees that Lender, at its option and without any obligation to do so, (i) may employ attorneys, experts, arbitrators, investigators, contractors, repairmen, appraisers and surveyors, (ii) may incur costs, expenses and fees therefore, and/or (iii) may appear in any suit, administrative or regulatory hearing or proceeding, and/or litigate any matter, whether as party plaintiff, defendant, intervenor, appellant, appellee or otherwise, including but not limited to eminent domain proceedings, bankruptcy proceedings, partition suits or any other legal proceedings affecting the Property, in order to maintain, enforce or ensure compliance with

any and all provisions of this Instrument and/or in order to protect, preserve or maintain the Property and/or the rights of Lender therein, and/or in order to collect or attempt to collect, the debts and obligations associated herewith or relating hereto.

(b) Any sums advanced by Lender for insurance, taxes, repairs or otherwise for protection of Lender's security as provided for by this Instrument shall be secured by this Instrument and shall be payable by Borrower to Lender, to the extent allowed by the U.S. Department of Treasury in accordance with the Program, within thirty (30) days following written demand for payment sent by Lender to Borrower by certified mail.

10. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, to the extent of the unpaid balance of the Indebtedness, are hereby assigned and shall be paid to Lender, subject to the terms of the First Mortgage.

11. GOVERNING LAW; CONSENT TO JURISDICTION AND VENUE.

(a) This Instrument, and any Loan Document which does not itself expressly identify the law that is to apply to it, shall be governed by the laws of the jurisdiction in which the Land is located (the "**Property Jurisdiction**").

(b) Borrower agrees that any controversy arising under or in relation to the Note, this Instrument, or any other Loan Document shall be litigated exclusively in the Property Jurisdiction. The state and federal courts and authorities with jurisdiction in the Property Jurisdiction shall have exclusive jurisdiction over all controversies which shall arise under or in relation to the Note, any security for the Indebtedness, or any other Loan Document. Borrower irrevocably consents to service, jurisdiction, and venue of such courts for any such litigation and waives any other venue to which it might be entitled by virtue of domicile, habitual residence or otherwise.

(c) Nothing in this Section 11 limits the applicability of Federal law to this Instrument; specifically, this Instrument and the remedies provided for hereunder are subject to the Federal laws governing the Program.

12. EXCULPATION. Borrower's personal liability for payment of the Indebtedness and for performance of the other obligations to be performed by it under this Instrument is limited in the manner, and to the extent, provided in the Note, including, without limitation, Section 10 of the Note.

13. NOTICE.

(a) All notices, demands and other communications ("**notice**") under or concerning this Instrument shall be in writing. Each notice shall be addressed to the intended recipient at its address set forth on page 1 of this Instrument, and shall be deemed given on the earliest to occur of (i) the date when the notice is received by the addressee; (ii) the first Business Day after the notice is delivered to a recognized overnight courier service, with arrangements made for payment of charges for next Business Day delivery; or (iii) the third Business Day after

the notice is deposited in the United States mail with postage prepaid, certified mail, return receipt requested. As used in this Section 13, the term "**Business Day**" means any day other than a Saturday, a Sunday or any other day on which Lender is not open for business.

(b) Any party to this Instrument may change the address to which notices intended for it are to be directed by means of notice given to the other party in accordance with this Section 13. Each party agrees that it will not refuse or reject delivery of any notice given in accordance with this Section 13, that it will acknowledge, in writing, the receipt of any notice upon request by the other party and that any notice rejected or refused by it shall be deemed for purposes of this Section 13 to have been received by the rejecting party on the date so refused or rejected, as conclusively established by the records of the U.S. Postal Service or the courier service.

14. JOINT AND SEVERAL LIABILITY. If more than one person signs this Instrument as Borrower, the term "Borrower" as used throughout this Instrument shall refer to both persons, and the obligations of such persons shall be joint and several.

15. SEVERABILITY; AMENDMENTS. The invalidity or unenforceability of any provision of this Instrument shall not affect the validity or enforceability of any other provision, and all other provisions shall remain in full force and effect. This Instrument contains the entire agreement among the parties as to the rights granted and the obligations assumed in this Instrument. This Instrument may not be amended or modified except by a writing signed by the party against whom enforcement is sought.

16. DEFAULT. Borrower shall be in default under this provisions of this Instrument (a) if Borrower shall fail to comply with any of Borrower's covenants or obligations contained herein, (b) if Borrower shall fail to pay any of the Indebtedness secured hereby, or any installment thereof, as such Indebtedness or installment shall be due by contractual agreement or by acceleration, or (c) if Borrower is in default or breaches the terms of any other Loan Document or other agreement or obligation of Borrower to Lender, including, but not limited to, Section 7 of the Note, the terms of which are incorporated herein by reference (each constituting an "**Event of Default**").

17. ACCELERATION; REMEDIES. At any time during the existence of an Event of Default, Lender, at Lender's option, may declare the Indebtedness to be immediately due and payable without further demand, and may invoke the power of sale and any other remedies permitted by applicable law or provided in this Instrument or in any other Loan Document. Borrower acknowledges that the power of sale granted in this Instrument may be exercised by Lender without prior judicial hearing. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including attorneys' fees, costs of documentary evidence, abstracts and title reports.

If Lender directs the Trustee to invoke the power of sale, Lender shall send to Borrower, in the manner provided in Section 13, notice of Lender's election to cause the Property to be sold. Trustee shall give notice of sale and shall sell the Property according to the laws of the State of Mississippi to the highest and best bidder during legal hours, at any front door of the county courthouse of the county in which the Property is situated after having advertised for

three consecutive weeks preceding the sale in a newspaper published in the county where the Property is situated, or if none is so published, then in some newspaper having general circulation therein, and by posting notice for the same time at the courthouse of the same county or in accordance with such other laws of the State of Mississippi governing sales of land under deeds of trust in force at the time the publication of said notice has begun. The advertisement and the notice shall disclose the original Borrower in this Instrument. Borrower waives the provisions of Miss. Code Ann. § 89-1-55 as far as this section restricts the right of Trustee to offer at sale more than 160 acres at a time, and Trustee may offer the Property as a whole, regardless of how it is described. If the Property is situated in two or more counties or in two judicial districts of the same county, then the Trustee shall have power, in case the Trustee is directed to foreclose under this Instrument, to select in which county, or judicial district, the sale of all the Property shall be made, and the selection shall be binding upon Borrower and Lender and all persons claiming through or under them, whether by contract or by law. Any officer of Lender may declare Borrower to be in default as provided herein and request the Trustee to sell the Property. The Trustee may sell the Property at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Lender may determine. The Trustee may postpone sale of all or any parcel of the Property by public announcement subject to the provisions of Miss. Code Ann. § 11-5-99 which sets forth the procedural requirements for the continuation of a sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser at the sale, within a reasonable time after the sale, a deed conveying the Property so sold without any express or implied covenant or warranty. The recitals in Trustee's deed shall be prima facie evidence of the truth of the statements made in those recitals. Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of the sale, including Trustee's fees not to exceed 5% of the gross sales price, attorneys' fees and costs of title evidence; (b) to the Indebtedness in such order as Lender, in Lender's discretion, directs; and (c) the excess, if any, to the person or persons legally entitled to it.

18. REMEDIES CUMULATIVE. Each right and remedy provided in this Instrument is distinct from all other rights or remedies under this Instrument or any other Loan Document or afforded by applicable law, and each shall be cumulative and may be exercised concurrently, independently, or successively, in any order.

19. RELEASE. Upon payment of the Indebtedness or forgiveness of the Indebtedness as provided for in the Note, Lender or Trustee shall cancel this Instrument.

20. SUBSTITUTE TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee by instrument recorded in the county in which this Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee in this Instrument and by applicable law.

IN WITNESS WHEREOF, Borrower has signed and delivered this Instrument as of July 14, 2016.

Avelon Clair Ahern
Avelon Clair Ahern

STATE OF MISSISSIPPI

COUNTY OF Desoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this 14th day of July, 2016, within my jurisdiction, the within named Avelon Claire Ahern who acknowledged that she executed the above and foregoing instrument.

Karen R. Brown
NOTARY PUBLIC

My Commission Expires:

_____

STATE OF MISSISSIPPI NOTARY PUBLIC ID # KAREN R. BROWN PANOLA COUNTY

[S E A L]

EXHIBIT A

LEGAL DESCRIPTION

Lot 19, Phase I, 1st Revision, Windstone Subdivision, situated in Section 26, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 70, Pages 40-43, in the Office of the Chancery Clerk of DeSoto County, Mississippi