

SINGLE FAMILY LEASE PURCHASE INFORMATION

RESIDENT INFO



MISSISSIPPI HOME CORPORATION

SINGLE FAMILY LEASE PURCHASE PROGRAM

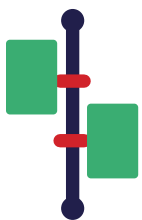
INTRODUCTION

The Single Family Lease Purchase Program offers low to moderate income families an opportunity to eventually own a quality, affordable home. Families invest timely rental payments and learn home care guidelines during the rental period of 15 years and afterwards have an opportunity to purchase their home well below its market value.

Funding to develop these homes comes through various funding sources, including the federal low-income housing tax credit program. Strict guidelines are adhered to for the development and sale of the homes such as:

- Income guidelines to insure that low-to-moderate-income families are placed in these homes;
- Ownership entity who built homes must own for 15 years prior to selling them to families.

Families have certain responsibilities while living in a lease-purchase home. They must become familiar with the care and routine maintenance required to keep their home in good condition by attending classes which will eventually prepare them for homeownership.



Lease-Purchase Program Time Line

The Lease Purchase Program is a long-term commitment. Achieving homeownership takes time. Small steps lead to your ultimate goal. The following explains the time frame for reaching each step.



Application

The time it takes to complete this process varies depending on the availability of homes in your area.

This process includes:

1. Group orientation session – this session is designed to help you get started in the application process and understand the lease-purchase program.
2. Application screening – your application will be reviewed for:
 - Completeness of the rental application – was everything filled out on the form?
 - Documents – are all necessary documents included with application?
 - Eligibility – do you fit the qualifying criteria, such as maximum income and minimum income?
 - Credit – are there any issues on your credit report?

SINGLE FAMILY LEASE PURCHASE PROGRAM

3. Credit counseling and repair (if necessary) – after reviewing your credit report, if necessary, referral to a reputable credit counseling agency to assist in clearing up past due debt. This will be important to your success in purchasing your home. Your participation in a credit counseling session may be considered in your final approval as a lease purchaser.

4. Attending a maintenance class – this class is a requirement for all prospective lease-purchasers, and must be attended prior to final approval for the lease purchase program. This workshop will assist you in understanding how to care for your home and will assist you in becoming a successful homeowner.

5. Interaction with Property Manager – your Property Manager will be your contact throughout the process of approving your application for residency and questions you may have during the rental period you reside in the home prior to purchase.

Your home can be officially sold after the 15 year rental period has ended. You may have moved in the first year of the 15 year rental period or you may have moved in the 10th of the 15 year rental period. The purchase date is based on how long the ownership entity has owned the home, not how long you have lived there. Your Property Manager can tell you when the house will be available for sale when you move in.

IMPORTANT HOUSING POLICIES

ACCESS TO PROPERTY



Non-Emergency Access

If the landlord needs to enter your home on a non-emergency basis, you should be notified at least 24 hours in advance.

If no one is home after the proper notification has been given, the property management staff may enter your home.



Emergency Access

The property management staff may enter your home without notice in emergency situations. Emergencies

may include:

- Gas leak
- Plumbing or electrical problems
- Anything that may cause further damage to the property or endanger the safety of any family or the community



3rd Party Inspection

On occasion there may be a need to enter your unit to complete an inspection with a 3rd party inspector.

These inspections may include inspectors from the City, State or investor/funders. You will be notified at least 24 hours in advance of these inspections and will be required to provide access to your unit. A property management representative will accompany the inspector.

CABLE TELEVISION SERVICE/SATELLITE DISHES

You must contact your Property Manager for written permission before you install any cable or satellite service in your home. Any damage caused by the installation of cable television service or a satellite dish may be an expense charged to the resident.



SINGLE FAMILY LEASE PURCHASE PROGRAM

RECOMMENDED HOUSEKEEPING STANDARDS

Resident's Responsibilities



INSIDE UNIT – GENERAL

Walls

Must be clean and free of dirt, grease, holes, fingerprints, crayon or other marks, and cobwebs.

Tile Floors Carpets

Must be swept and mopped regularly and free of hazards.
Must be vacuumed regularly and free of burn marks and spots

Ceilings

Must be clean and free of dust, dirt, grease and cobwebs.

Woodwork

Must be clean and free of dust, dirt, grease and cobwebs.

Doors

Must be clean and free of dust, dirt, grease and cobwebs.

Storm Door

Must be in good repair.

Windows

(1) Glass – must be clean and have curtains, shades or blinds.
(2) Casings – must be clean and free of dust, dirt and cobwebs.
(3) Window Sills & Troughs – must be clean, free of dust and debris.

Heating Units

Must be dusted, uncluttered and not blocked by furniture or other belongings.



KITCHEN

Stove

Must be clean and free of food, dirt and grease.

Refrigerator

Must be clean, doors should close properly and freezer must have no more than one-fourth inch of ice.

Cabinets

Must be clean, orderly, free of grease and spilled food, storage under the sink should be limited to small items to permit access.

Exhaust Fan

Must be free of grease and dust.

Sink

Must be clean, free of grease, garbage and dirty dishes. Clean dishes must be put away in a timely manner.

Trash/Garbage

Must be stored in a covered container and must be removed from the unit at least weekly.

SINGLE FAMILY LEASE PURCHASE PROGRAM



BATHROOM

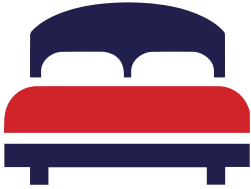
Toilet & tank Tub/shower

Must be clean, odor-free and flush properly.

Must be clean and free of mildew, mold and soap scum. Shower curtains must be in place and of adequate length.

Exhaust Fan

Must be clean, sanitary and free of dust.



OTHER AREAS

Bedrooms Hallway

Must be orderly, clean and free of hazards.

Must be clean, free of hazards and no rubbish or other items may be stored or placed there by resident.

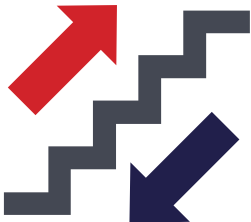
Stairwell

Must be clean, uncluttered, free of hazards and access shall not be impeded by resident's belongings or rubbish.

Laundry area Utility room

Must be clean and free of hazards.

Must be free of debris, motor vehicle parts and flammable materials.



STORAGE AREAS

Closet

Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in units.

Basement

Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in units.

Attic

Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in units.

Other Storage

Must be clean and free of hazards.



OUTSIDE UNIT – GENERAL

Yard

Must be free of debris, trash and abandoned cars. Grass should be mowed regularly.

Porch

Must be clean, free of hazards and access shall not be impeded by items stored on the porch.

Steps

Must be clean and free of hazards.

Sidewalk

Must be clean, free of hazards and no rubbish items may be stored or placed there by resident.

Storm door

Must be clean and in good repair.

Driveway

Must be free of abandoned cars and no car repairs may be done on premises.

Garage

Must be clean, free of hazards and no rubbish items.

SINGLE FAMILY LEASE PURCHASE PROGRAM

MAINTENANCE SUGGESTIONS



CARPET

Carpet care and maintenance – Below are some tips for the care and upkeep of your carpet

- Immediately clean up any food or drink spills. Leaving residue may cause stains or permanent damage.
- When stains occur, it is necessary to act quickly to remove stains before they dry. It is helpful to keep a carpet spot remover on hand for such stains and to clean them BEFORE they dry.
- Shampoo the carpet at least twice a year.
- All furniture heavier than 20 pounds should have either rubber or plastic coasters under the legs so they do not cut into the carpeting.
- DO NOT IRON ON THE CARPET. You may accidentally set the hot iron down causing permanent damage.
- Take special care with cigarettes.
- Do not lay any carpeting over existing carpeting.
- Do not glue, tack or permanently attach carpet over tile or bare floor areas.

If you care for your carpet properly, it will last longer. If you do not care for your carpet properly, it could affect your security deposit when you move out.

COUNTER TOPS

Some kitchen and bathroom counters are covered with Formica.

Here are some tips for keeping your counter tops in the best possible shape.



- Do not cut food or other items directly on the countertop.
- Do not set hot pots and pans on the counter without a trivet or hot pad.



FROZEN PIPES

Frozen pipes can cause a great deal of damage to your plumbing system. To prevent frozen pipes:

- Leave bottom cabinet doors open in the winter, allowing warm air to circulate around the pipes.
- Do not set the thermostat at an extremely low temperature. If you go on vacation or lower the thermostat while you are at work to save energy, be sure to keep it at 60 degrees or higher.

If the pipes freeze, shut the water off at the main valve and call maintenance.

SINGLE FAMILY LEASE PURCHASE PROGRAM



HVAC FILTERS

HVAC filters should be replaced at least once a month during the heating season. This will help your HVAC work more efficiently, stay cleaner and last longer. When replacing the filter, always position it so the arrows on the top of the filter point towards the HVAC unit.

GARBAGE DISPOSALS

If your home has a garbage disposal, keep in mind that it is designed to handle a moderate amount of food waster. When using the disposal, follow these tips to help it run more efficiently and prevent clogged drains.

- Run cold water while running the disposal. Cold water hardens any grease that may have accidentally drained into your sink.
- Use small amounts of baking soda or pieces of unpeeled lemon to deodorize when necessary. Do not put chemicals or drain cleaners in the disposal. This may damage the home.

The following items can cause damage to your garbage disposal. Avoid putting them in the disposal:

- Forks, knives, spoons
- Metal, glass ceramics
- Leather
- Cloth, string
- Rubber
- Seafood shells
- Cigarettes
- Artichokes
- Bones
- Corn husks
- Popcorn, corn kernels
- Seeds
- Any hard or string substances



In the event the disposal will not start or hum, check it for blockage, then push the red reset button located on the bottom of the disposal. Always push the reset button and try the disposal again prior to calling for service. If pushing the reset button does not correct the problem, contact maintenance. **CAUTION: NEVER PUT YOUR HAND INTO THE DISPOSAL.**



GAS LEAKS

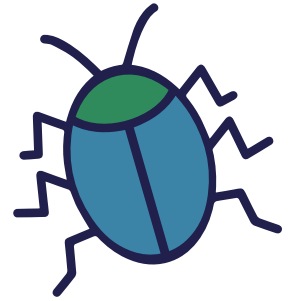
If you smell the garlic-like odor of leaking natural gas or suspect a gas leak, take the following steps immediately:

- Get everybody outside and open the doors to ventilate the house.
- Do not light any matches or lighters, or flip any electrical switches — it could ignite an explosion.
- Call the gas company or the fire department — use a neighbor's phone.

SINGLE FAMILY LEASE PURCHASE PROGRAM

PEST CONTROL — EXTERMINATING

Exterminating services are available upon request or whenever deemed necessary by property management. To help prevent problems, check all bags and other containers that you receive from food stores. Anything delivered to your home should be inspected for insects. It is very important for all residents to maintain a clean and sanitary household at all times. As dirt, garbage, dirty dishes and clothing pile up, the chance of insect and pest problems increases.



PLUMBING – DRAINS

Most drains will clog up because of hair, grease/oil and food being allowed to enter the drain.

- Pour excess grease into a tin can or other container and allow it to harden so you can throw it into the trash rather than the drain.
- Run cold water after using a garbage disposal to allow food bits to travel into the main line.
- Keep a plunger handy in case of a clog in the sink or toilet.
- Drain cleaner such as Drano can be used intermittently in sinks to wash away accumulated food before it clogs the drain. Be sure to fill the sink half way before adding the drain cleaner.
- Be careful when washing hair or cleaning food in the sink. You may be charged for repairs if toys, combs, toothbrushes, paper towels, etc. are pulled out of your toilet.
- Be sure to clean out washing machine drains regularly. Cleaning out the drain regularly will prevent backup and prevent water from overflowing.

SEWER BACKUP

Occasionally sewers back up because of tree roots in the main sewer system, especially at a time of heavy rain. If this occurs, please contact maintenance immediately. Also, please limit the amount of water usage. Do not wash clothes, take showers, flush toilet or wash dishes until the problem is handled. If objects are found in the drain that indicate residents are disposing of items improperly, the cost of the service may be charged to the resident.



SINKS AND TUBS

Proper care of enameled sinks, toilets and bathtubs will help them last longer and maintain their finish. Follow these tips:

- Use nonabrasive cleaners on enameled surfaces. Abrasive cleaners can wear the finish down so that it will stain more easily.
- Rinse fruit juices, teas, and coffee grounds thoroughly after pouring them into the sink to prevent staining and discoloration.
- If your kitchen sink is stainless steel, it must be wiped out after each washing to maintain its shine.

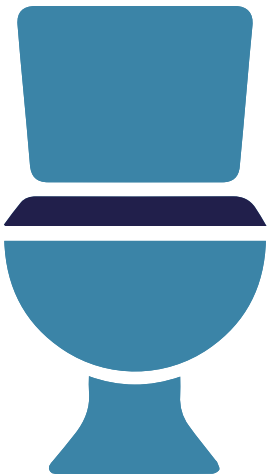
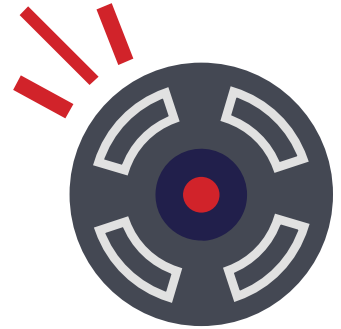
SINGLE FAMILY LEASE PURCHASE PROGRAM

It is important to have a continuous, watertight seal along the top edge of a bathtub or shower base. If the caulk is cracked or missing in spots, water will seep in and ruin the wall.

SMOKE DETECTORS

For your safety, your home is equipped with smoke detectors. Some smoke detectors are operated by batteries. A smoke detector with a dead battery cannot help save lives. If your smoke detectors are battery operated, batteries should be replaced periodically to be sure the smoke detector is working.

A good rule of thumb is to change batteries when the time changes in the spring and fall. Push the test button on the smoke detector when the batteries are installed to be sure they were installed properly.



TOILETS

Occasionally toilets can overflow, usually as a result of an object that has been dropped inside. Do not leave any item stored on top of the toilet tank as they can accidentally fall in and cause blockage.

Do not flush:

TAMPONS

PAPER TOWELS

SANITARY NAPKINS

TOILET DEODORIZES

DIAPERS

GREASE

If the toilet overflows, first turn off the water going to the toilet at the shutoff valve. It is very likely that you can resolve the problem by using a plunger to dislodge what might be causing the blockage.

Toilet problems can be the source of other major problems in your home. Be certain to address problems immediately to prevent them from becoming costly.

- Stains or moisture at the base of the toilet may indicate that the seal is damaged. Ignoring the problem can lead to a rotting floor, a damaged ceiling beneath the floor and leakage of sewer gas into your home.
- Continuous running water after flushing will cause excessive water and sewer bills and may be simple to remedy.

VACATIONS

Let your Property Manager know when you are going to be away from your home for more than a few days so an eye can be kept on your home while you are gone. It is a good idea to unplug all electrical appliances if you will be gone for more than a few days. If you go on vacation during the winter, DO NOT turn off the heat. Turn the thermostat no lower than 60 degrees while you are gone.



SINGLE FAMILY LEASE PURCHASE PROGRAM



VINYL SIDING

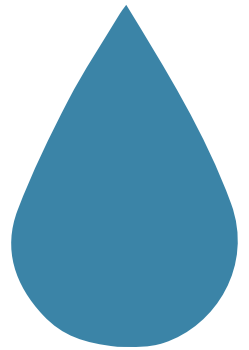
Wash vinyl siding with a soft cloth or ordinary long-handled, soft bristle brush. For textured surfaces, use only a soft bristle brush to avoid smearing stains into the groove of the texture. Rinse the cleaning solution with water before it dries. If your house has brick facing, cover the brick so that is not affected by the runoff.

If you are using a power washer, read the washer instructions thoroughly before use. When cleaning, hold the power washer straight at eye level. Do not aim the power washer upward, as the water may collect behind the siding, leak later and produce streaks or could remain and cause decay.

WATER

The landlord pays the water and sewer bill for your home. Some tips on conserving water:

- Report leaky faucets. A leaky faucet can waste up to 2,500 gallons of water per year.
- Use showers rather than baths. An average shower uses half as much water as a bath.
- Water the lawn only when it needs water.
- Always make sure that all faucets are shut off completely.
- Only use your clothes washer and dishwasher when you have a full load.
- Use a nozzle on your hose so that you can shut off the water flow when washing your car, etc.



WATER SHUT-OFF



There is a main valve to turn off all the water in the house and there are individual valves for different parts of the house. The main shut off valve is usually located near the water meter and will have a handle like a small wheel. A small amount of oil around the handle once a year will help prevent sticking.

Most shut off valves for the water are located under the kitchen sink or bathroom vanity, behind the toilet or behind the bathtub access panel. If you cannot shut off the water at the valve, turn it off at the main valve.

WINDOW COVERINGS

Covering windows in your home is important to protect your belongings and your privacy. Depending on the size of your home, the windows with blinds or curtains can get expensive. It may be tempting to cover the windows with blankets of newspaper. In many cases, when windows are covered in this manner it indicates the home is vacant and may be an invitation to others to break into your home.



Check discount stores, thrift shops, flea markets and garage sales for great bargains on curtains and blinds. You can even use sheets of fabric and wrap them in a pleasing manner around curtain rods or poles.

SINGLE FAMILY LEASE PURCHASE PROGRAM

TIPS FOR BETTER LIVING



CHILD SAFETY

Homes where children live or visit need special consideration. They should have:

- A lockable, “child-proof” section for every medicine cabinet
- Locking cabinets for matches, lighters, flammable liquids, potentially poisonous household cleaners, garden pesticides, auto chemicals, pool cleaners, etc.
- Plastic safety caps to cover any unused electrical outlets; cabinet locks for kitchen, lobby areas and bath vanities.
- Child-safety gates at the top and bottom of stairwells
- A metal fire screen that completely covers the fireplace
- Spout guards and a mixer faucet for hot and cold bathtub water faucets
- Edge guards for sharp-edged furniture and fireplace hearths
- Protective surfacing under and around all outdoor playground equipment



FIRE PREVENTION

To prevent fire:

- Never use your stove or oven to supplement your heating system. This can create health problems and increases the risk of a fire. If you have problems with your heat, report the problem to the Maintenance Department.
- Replace batteries in smoke detectors in the spring and fall
- Do not accumulate items such as newspapers, trash, etc. in your home. This could be a fire hazard and a haven to pests.
- Clean grease from cooking surfaces promptly, since this is a major cause of fires and attracts

insects. Never use or store combustibles items like gas or kerosene in your home.

- Smokers should never smoke in bed and use caution disposing of ashes
- Avoid overloading electrical circuits. Never leave portable heaters unattended. They are one the leading causes of house fires when not used properly. Be sure not place items that can burn close to space heaters.
- Be careful when burning candles. Be sure to place them in sturdy holders and out of reach of children. Never leave lit candles unattended.
- Never hang clothes near the hot water heater. Do not store boxes, etc. near the hot water heater.
- Replace missing or burned out light bulbs in hallways, entranceways and parking areas.



GENERAL SAFETY TIPS

- Keep emergency phone numbers close to the phone, including fire, police and poison control. Make sure everyone knows the location of these numbers.
- Make sure flashlights are functional or use flashlights with built-in, rechargeable batteries. Keep the flashlights readily accessible at bedside.
- Use night-lights near bathrooms, bedrooms and stairwells. Make sure stairwells and hallways are always adequately lit. Provide sufficient lighting to all walkways and entrances to your home.
- Keep a well-stocked first aid kit in your home. Make sure everyone knows where to find it and how and when to use the items in it.



KEEPING UP YOUR YARD

The outside appearance of your home is as

SINGLE FAMILY LEASE PURCHASE PROGRAM

important as the inside. Maintaining a neat yard improves the look of the neighborhood around you. Many neighbors take their cues from each other. One neighbor buys those icicle lights at Christmas, and pretty soon half of the houses on the street.

Here are some tips for maintaining your lawn:

- Cut the lawn at least once a week, unless it is particularly dry and not growing.
- Do not cut the lawn too short. Longer grass is protected from the hot summer sun and trampling feet. Higher grass also prevents weeds by choking them out as they try to sprout.
- Be sure your lawn mower blades are kept sharp. Cutting with dull blades leaves your lawn prone to sun damage, insects and disease.
- Do not cut the grass if it wet from the dew or the rain. Wet grass will clump and not cut evenly.

You may want to add flowers, shrubs and trees to your yard to improve its appearance. Your local nursery is a wealth of information about plants. Some things to consider:

- How much sun will the plant get?
- What is the soil like in my yard?
- Do I want to replant every year or would I like flowers that come back each year on their own?

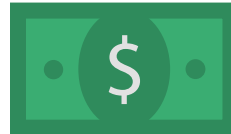


KEY AND ACCESS SAFETY

- When outside vendors come to your home, ask for identification and don't be afraid to call the company for verification.
- If you arrive at home and find the door open, DO NOT go inside. Go to a neighbor's house and call the police. Let them go inside first and make sure the intruders are not still there. Be careful with your keys. Many burglaries don't require forcible entry. Don't hide them in the mailbox, don't leave a spare key over the doorway or under the mat. These are very common hiding places and thieves know where to look.
- Don't put ID tags on your key ring. The person

that finds them may not return them and will know where the locks are that go with the keys.

Get a removable key chain. If you have to take your car in for service or give your keys to a parking attendant, you will not be giving them the keys to your home or business.



MANAGING YOUR MONEY

Your lease is a long-term commitment. You will need money for maintenance and repairs. Here are some things to keep in mind as you plan your financial future.

- Your rent payment is your first priority. Always pay it on time. It will be very difficult to catch up if you get behind.
- Learn to save money. It will be an important factor in your ability to pay for repairs and maintenance and to decorate and remodel as you would like once you take ownership of your home.
- Consider the future. What are your goals for next year and after that? Do you want to go on vacation? Send your children to college or return to college yourself. Buy a new car? Saving and investing part of your earnings brings you closer to these goals.
- Begin thinking about retirement. Many of us assume we will pay off our home prior to retirement. For further security in retirement, open a retirement account. Your employer is a good place to start or check with a financial planner.



PROTECTING YOUR VALUABLES

Renter's insurance is an important investment to protect your personal belongings. To help prevent loss:

- Don't keep excess cash around the house. Keep it in a savings or checking account.

SINGLE FAMILY LEASE PURCHASE PROGRAM

- Keep important papers in a safe deposit box. A safe deposit box costs very little and may be free with your checking or savings account.
- Take pictures of your heirlooms and personal items for later identification.
- Mark all electronic equipment with a permanent etching of your name and driver license number or social security number. This helps identify property and makes it hard for a thief to sell.



WHEN YOU ARE AWAY

- Various sources indicate that simply displaying WINDOW DECALS and/or yard signs can decrease your chances of being burglarized by up to 75%.
- Don't leave a ladder outside your home.
- Purchase a timer that will turn on your lights automatically and light up your house when you're away.
- If you are going to be gone for an extended period of time, arrange to have your lawn mowed or your leaves raked.
- Have your mail held at the post office.
- Have your paper delivery stopped until you come back.
- Don't leave notes on the door announcing your absence. A note saying you'll be back at 6:00 tells a thief he has plenty of time to ransack your home and take your possessions.



CONFLICT RESOLUTION

Be considerate of your neighbors. If you are living in a multifamily home, it is important to get along with other residents. Try to work out disputes in a civil manner. In certain cases, your Property Manager may recommend that a mediator handle the conflict between residents.



DOMESTICE VIOLENCE

Battering is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence.

It often begins with behaviors like threats, name calling, violence (such as punching a fist through a wall) and/or damage to objects or pets. It may escalate to restraining, pushing, slapping and/or pinching. The battering may include punching, kicking, biting, sexual assault, tripping or throwing. Finally, it may become life threatening with serious behaviors such as choking, breaking bones or the use of weapons.

Battering happens when one person believes they are entitled to control another. Assault, battering and domestic violence are crimes and should be reported to the police.



RENTER'S INSURANCE

The ownership entity carries insurance on the home you are living in. This insurance does NOT cover your personal property (e.g., clothing, furniture) or personal liability (if you unintentionally cause a loss, such as a fire or flood). It is strongly recommended that you carry fire, damage and theft insurance on your personal property. Renters insurance is inexpensive and a wise investment.

The ownership entity is generally not responsible for damage to your personal property in case of fire, smoke, burglary, falling objects, hail, explosions, rain, snow, ice heat or water damage. Renter's insurance will reimburse you for such losses.

SINGLE FAMILY LEASE PURCHASE PROGRAM

FREQUENTLY ASKED QUESTIONS

Who owns the home you are renting during the 15 year rental period?

Your home is actually owned by an ownership entity known as a Limited Partnership or Limited Liability Company. These entities need money to build homes for the Lease Purchase program. The entities partners with a group of investors who provide most of the funding needed to build the homes. In return, the investors receive a tax credit through the Low Income Housing Tax Credit Program for the money they invest.

Can I buy my home earlier if I have the money?

No. The funding that is received from the Tax Credit Program requires that the Limited Partnership or Limited Liability Company own your home and rent it for 15 years prior to selling it.

Will I purchase my home directly from the Limited Partnership or Limited Liability Company?

After the end of the 15 year rental period, the Limited Partnership or Limited Liability Company can sell the home to you. Even after 15 years, you do not have

an absolute right to purchase your home. If you are evicted or move, you will not be able to purchase your home.



How much will I pay for my home?

The sales price of your home will be calculated based on:

- Remaining debt on the property
- Debt incurred to make capital improvements
- Governmentally-imposed costs, such as point-of-sale repair requirements
- The cost of transferring title from the Limited Partnership or Limited Liability Company to the Resident
- Exit taxes for transfer of ownership from the Limited Partnership or Limited Liability Company
- Number of years you lived in the home

Do I need to take homeownership classes before I purchase my home?

Yes, you will be required to attend a series of workshops when you get closer to purchasing your home. Research has shown that home buyers that had education prior to purchasing were far more successful than other home buyers.

You can contact your Property Manager or their third party representative who will be responsible for the homebuyer education curriculum designed for you during the rental period you reside in the home.



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SINGLE FAMILY LEASE PURCHASE PROGRAM

NOTES



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