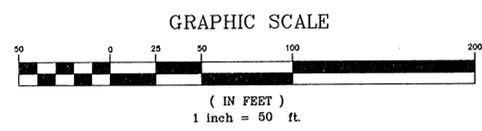
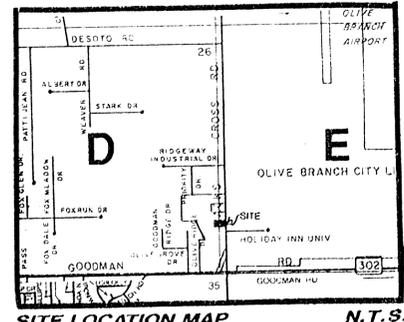


PROPERTY DESCRIPTION
 Being a portion of the James G. and Emily D. Davis property in the southeast 1/4 of Section 26, Township 1 South, Range 6 West, City of Olive Branch in Desoto County, Mississippi, and more particularly described by metes and bounds as follows:
 Lot 10
 Commencing at the northeast corner of the southeast quarter of Section 26, Township 1 South, Range 6 West; thence S 00°38'00" W, and with the east line of Section 26, a distance of 290.51 feet to a point in the center of Hacks Cross Road; thence westward and at right angles to said centerline, a distance of 40.00 feet to a point in the west line of Hacks Cross Road; thence S 00°38'00" W, and with said west line, a distance of 688.65 feet to the true POINT OF BEGINNING; thence S 00°38'00" W a distance of 171.34 feet to a point; thence S 89°29'20" W a distance of 20.85 feet to a point; thence S 00°38'08" W a distance of 17.98 feet to a point; thence N 01°25'39" E a distance of 190.00 feet to a point; thence S 88°34'21" E a distance of 175.00 feet to the POINT OF BEGINNING and containing 0.75 acres



PREPARED FOR: UTLEY REALTY
 7183 GOODMAN ROAD
 OLIVE BRANCH, MS 38654



OLIVE BRANCH BOARD OF ALDERMEN
 APPROVED BY THE CITY OF OLIVE BRANCH BY THE BOARD OF ALDERMEN ON 19th DAY OF March 1996.
 Mayor [Signature] Clerk [Signature]
OLIVE BRANCH PLANNING COMMISSION
 APPROVED BY THE OLIVE BRANCH PLANNING COMMISSION ON THIS THE 14th DAY OF March 1996.
 Secretary [Signature] Chairperson [Signature]
DESOTO COUNTY BOARD OF SUPERVISORS
 APPROVED BY THE BOARD OF SUPERVISORS OF DESOTO COUNTY, MISSISSIPPI, THIS THE DAY OF , 19 .

STATE OF MISSISSIPPI
 COUNTY OF DESOTO
 I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN, HEREON WAS FILED FOR RECORD IN MY OFFICE AT 11:05 O'CLOCK A. M., ON THE 15th DAY OF March, 1996 AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEXES AND DULY RECORDED IN PLAT BOOK 53 PAGE 11.
 W. E. Davis, Chancery Clerk
 CHANCERY COURT, J. G. RAYBURN, JR.

OWNER'S CERTIFICATE
 I, Mark D. Utley, OWNER OR AUTHORIZED REPRESENTATIVE OF THE OWNER OF THE PROPERTY, HEREBY ADOPT THIS AS MY PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN OF THE PLAT. I CERTIFY THAT I AM THE OWNER IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 1st DAY OF April, 1996.
Mark D. Utley
 SIGNATURE OF CHIEF MANAGER
 OF HOLIDAY CROSSINGS, L.L.C.

NOTARY'S CERTIFICATE
 STATE OF MISSISSIPPI, COUNTY OF DESOTO
 PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THIS 1st DAY OF April, 1996 WITHIN MY JURISDICTION, THE WITHIN NAMED MARK D. UTLEY, WHO ACKNOWLEDGED THAT HE IS CHIEF MANAGER OF HOLIDAY CROSSINGS, L.L.C., A MISSISSIPPI LIMITED LIABILITY COMPANY, AND THAT FOR AND ON BEHALF OF THE SAID L.L.C., AND AS ITS ACT AND DEED HE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID CORPORATION SO TO DO.
Jessie Newton
 NOTARY PUBLIC
8-25-98
 MY COMMISSION EXPIRES

MORTGAGEE'S CERTIFICATE
 I, Bank of Mississippi, MORTGAGEE OF THE PROPERTY HEREON, HEREBY ADOPTS THIS AS OUR PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN ON THE PLAT. I CERTIFY THAT I AM THE MORTGAGEE IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE, THIS THE 1st DAY OF April, 1996.
Vice President
 TITLE SIGNATURE OF MORTGAGEE

NOTARY'S CERTIFICATE
 STATE OF MISSISSIPPI, COUNTY OF DESOTO
 PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THIS 1st DAY OF April, 1996 WITHIN MY JURISDICTION, THE WITHIN NAMED BRIAN WALHOOD, WHO ACKNOWLEDGED THAT HE IS VICE PRESIDENT OF BANK OF MISSISSIPPI, A MISSISSIPPI BANKING CORPORATION, AND THAT FOR AND ON BEHALF OF THE SAID CORPORATION, AND AS ITS ACT AND DEED HE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID CORPORATION SO TO DO.
Jessie Newton
 NOTARY PUBLIC
8-25-98
 MY COMMISSION EXPIRES

SURVEYOR'S CERTIFICATE
 I HEREBY CERTIFY THAT THIS IS A CLASS A SURVEY AND THAT THE RATIO OF THIS SURVEY IS 1.0000 GREATER; THAT THIS PLAT HAS BEEN PREPARED BY ME OR UNDER MY SUPERVISION AND CONFORMS WITH APPLICABLE STATE LAWS AND LOCAL ZONING ORDINANCES, SUBDIVISION REGULATIONS AND THE SPECIFIC CONDITIONS IMPOSED ON THIS DEVELOPMENT RELATING TO THE PRACTICE OF SURVEYING.
 BY [Signature] 3/27/96 (SEAL)(DATE)
 MISSISSIPPI CERTIFICATE NO. 1555

**LOT 10
 FINAL PLAT
 SECTION "B"
 HOLIDAY CROSSING
 PLANNED UNIT DEVELOPMENT
 SECTION 26, TOWNSHIP 1, RANGE 6
 OLIVE BRANCH, MISSISSIPPI
 DATE: FEBRUARY, 1996**