

Form FHA-Miss. 465-2
(8-25-65)

UNITED STATES DEPARTMENT OF AGRICULTURE
Farmers Home Administration

WARRANTY DEED

STATE OF MISSISSIPPI

COUNTY OF Desoto

KNOW ALL MEN BY THESE PRESENTS:

That, we J.L. McCarley and Jewel E. McCarley,
his wife, for and in consideration of the assumption by the grantee herein of
liability for indebtedness as hereinafter described, and other good and valuable
consideration, do hereby sell, convey and warrant unto William H. Byrd
and Mary W. Byrd, his wife, as an estate in entirety,
with the right of survivorship, and not as tenants in common, the following
described real property, situated, lying and being in the County of Desoto
State of Mississippi, to wit:

Lot 673, Section "D" Twin Lakes Subdivision, in Section 6, Township 2
South, Range 8 West, Desoto County, Mississippi, according to a map
or plat thereof on file and of record in the office of the Chancery
Clerk of Desoto County, Mississippi, in Plat Book 10, pages 32 and 33.

The land so conveyed is subject to a certain mortgage or deed of trust in the
amount of Twenty Four Thousand and no/100-----dollars
(\$ 24,000.00) to the United States of America, dated the 25 day of
October, 1977, recorded in Book 217, Page 656, of
record in mortgages and deeds of trust on land in Desoto
County, Mississippi.

*The land so conveyed is also subject to certain mortgages or deed of trust made in the amount of _____ dollars (\$ _____) to the United States of America, dated the _____ day of _____, 19____, recorded in Book _____, Page _____, and in the amount of _____ dollars (\$ _____), to the United States, dated the _____ day of _____, 19____, recorded in Book _____, Page _____, respectively, all of record in mortgages and deeds of trust on land in _____ County, Mississippi.

TO HAVE AND TO HOLD the aforesaid premises, unto the said Grantees and their heirs and assigns forever, together with all hereditaments, improvements, and appurtenances thereunto appertaining.

IN WITNESS WHEREOF, we have hereunto set our hands this 3 day of May, 1978.

J.L. McCarley
 J.L. McCarley
Jewel E. McCarley
 Jewel E. McCarley

ACKNOWLEDGEMENT

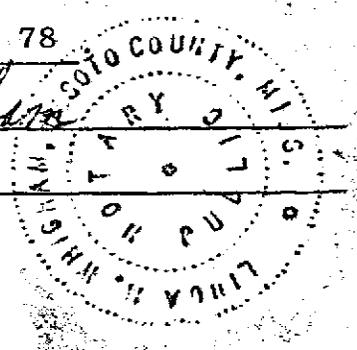
STATE OF MISSISSIPPI)
) SS
 COUNTY OF Desoto)

Personally appeared before me, Linda M. Whigham, a notary public, within and for the County and State aforesaid, the within named J.L. McCarley and Jewel E. McCarley, his wife, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.

Given under my hand this 3 day of May, 1978

(SEAL)

Linda M. Whigham
 Notary Public
 (Title)



My Commission Expires:
2/15/81

STATE OF MISSISSIPPI, DESOTO COUNTY
 I certify that the within instrument was filed for record at 9 o'clock 15 minutes P. M. 5 day of May 1978, and that the same has been recorded in Book 134 Page 513 records of WARRANTY DEEDS of said County. Witness my hand and seal this the 9 day of May 1978. Fees \$ 3.00 Pd. J.P. Vergueso CLERK