

THE HERNANDO BANK,
Grantor

TO

MICHAEL ACCARDI, ET UX,
Grantees

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WARRANTY DEED

For and in consideration of the sum of \$10.00, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, THE HERNANDO BANK, a Mississippi Banking Corporation, organized and existing under and by virtue of the laws of the State of Mississippi, does hereby sell, convey and warrant unto MICHAEL ACCARDI and wife, JUDITH ELIZABETH ACCARDI, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following land lying and being situated in Section 4, Township 3 South, Range 9 West, DeSoto County, Mississippi:

Lot #4, Greenriver Estates Subdivision, in Section 4, Township 3 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 16, Pages 16 et seq., in the Chancery Clerk's Office of DeSoto County, Mississippi, to which recorded plat reference is hereby made for a more particular description.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; to the covenants, restrictions and easements set forth with the recorded plat of said subdivision and to the order authorizing the Chancery Court Clerk of said County to correct the said restrictive covenants, of record in Power of Attorney and Contracts Book 45, Page 218, as found in the office of the said Chancery Clerk of DeSoto County, Mississippi.

Possession is given upon the delivery of this deed with taxes for the year 1978 to be prorated between the Grantor and Grantees herein.

WITNESS MY SIGNATURE, this the 7th day of June, 1978.

THE HERNANDO BANK

BY: *A. S. Ballard, Jr.*
A. S. BALLARD, JR., President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

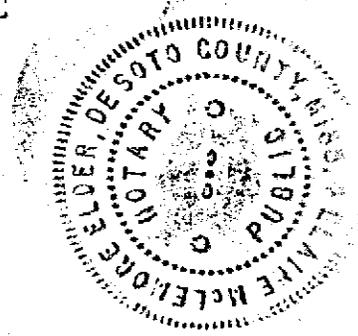
PERSONALLY appeared before me, the undersigned authority in and for said county and state, the within named A. S. BALLARD, JR., President of THE HERNANDO BANK, who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and date therein mentioned for and on behalf of THE HERNANDO BANK, being first duly authorized and empowered by said Bank to so do.

17th GIVEN under my hand and official seal of office, this the day of June, 1978.

My commission expires:

8/6/82

Gene McLenore Elder
NOTARY PUBLIC



SEND TAX STATEMENTS TO

Mr. & Mrs. Michael Accardi
3092 Sea Isle
Memphis, TN 38117

STATE OF MISSISSIPPI, DESOTO COUNTY

I certify that the within instrument was filed for record at 10 o'clock and 30 minutes P.M., 3 day of June, 1978 and that the same has been recorded in Book No. 135, Page 55 records of Warranty Deeds of said County.

Witness my hand and seal this 9 day of June, 1978
3.50 PD 3.50 SEAL A. S. Ferguson