

Steven K. Smith and wife, Sherri Lynn Smith)
 Grantors)
) WARRANTY
 TO)
) DEED
 Simon S. Garner and wife, Patsy Sue Williams Garner)
 Grantees)

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good, legal, sufficient and valuable considerations, the receipt of all of which is hereby acknowledged, We, Steven K. Smith and wife, Sherri Lynn Smith, Grantors, do hereby sell, convey and warrant unto Simon S. Garner and wife, Patsy Sue Williams Garner, as tenants by the entirety with full rights of survivorship and not as tenants in common, Grantees, the following described land and property situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 3 and the South Half of Lot 2, Section A, College Grove Subdivision, located in Section 10 and 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, more particularly described in plat recorded in Plat Book 13, Pages 50-53, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Further consideration of the above described property is the assumption by Grantees of that certain Deed of Trust executed by the undersigned in favor of North Mississippi Savings & Loan Association, dated August 25, 1975, and of record in Book 190, Page 75, in the office of the Chancery Clerk of DeSoto County, Mississippi, which secures an indebtedness in the current principal amount of Thirty Nine Thousand One Hundred Seventy and 53/100 Dollars (\$39,170.53), and Grantees take subject to said loan.

This conveyance is made subject to all applicable building restrictions, restrictive covenants and easements of record.

Taxes for the year 1978 are to be pro-rated and paid by the Grantees.

WITNESS the signature of the Grantors, this the 11th day of September, 1978.

Steven K. Smith
 Steven K. Smith
Sherri Lynn Smith
 Sherri Lynn Smith

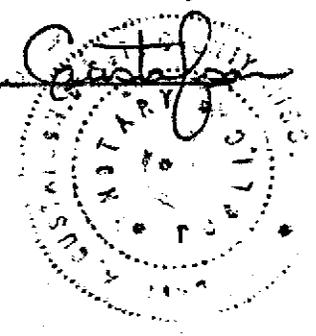
STATE OF MISSISSIPPI
 COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Steven K. Smith and wife, Sherri Lynn Smith, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 11th day of September, 1978.

David A. Gustafson
 Notary Public

My Commission expires: 1/18/82



STATE OF MISSISSIPPI, DESOTO COUNTY
 I certify that the within instrument was filed for record at 2:00 clock and 05 minutes P.M. 5 day of Jan 1979 and that the same has been recorded in Book No. 138 Page 347 records of Warrantly Deeds of said County.
 Witness my hand and seal this 10 day of Jan 1979
 FEES 2.50 PD 2.50 SEAL H. J. Ferguson CLERK