

DELORES MCAFEE

GRANTOR

TO

John Timothy Kinard and wife
Karen L. Kinard

WARRANTY DEED

GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, I, DELORES MCAFEE, do hereby sell, convey and warrant unto JOHN TIMOTHY KINARD and wife, KAREN L. KINARD, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in Horn Lake, DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 792, Section "B", DeSoto Village Subdivision, in Section 33 and 34, Township 1 South, Range 8 West, as shown of record in Plat Book 8, Pages 12 through 15, in the Chancery Clerk's Office of DeSoto County, Mississippi.

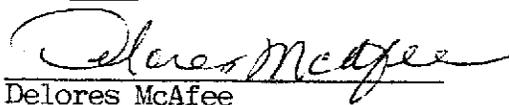
Further consideration for the hereinabove described property is the assumption by the Grantee of that certain deed of trust in favor of the Administrator of Veteran's Affairs which is recorded in Deed of Trust Book 200, Page 591, and which has been assigned to The Lomas & Nettleton Company by assignment recorded in Deed of Trust Book 220, Page 628 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor hereby sets over and assigns to Grantee, without charge, all funds held in escrow in connection with the above mentioned loan.

The warranty in this deed is subject to subdivision and zoning regulations in effect in Horn Lake, DeSoto County, Mississippi, to rights of way and easements for public roads and public utilities, and to the restrictive covenants of record for said subdivision.

Possession is to be given upon delivery of the deed with taxes for the year 1981 to be prorated.

Witness my signature this the 29 day of May, 1981.


Delores McAfee

STATE OF Virginia
COUNTY OF Virginia Beach
City

This day personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the above named Delores McAfee

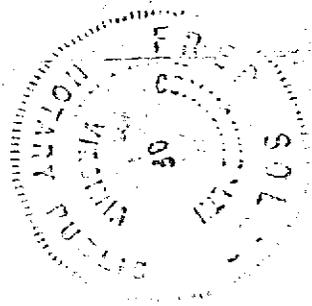
244
who acknowledged that she signed and delivered the above and foregoing, warranty deed on the day and date therein mentioned as her free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official of office this the 29 day of May, 1981.

Fred Soles
Notary Public

My commission expires:

July 10, 1983



Grantor's Address: 2100 Goodman Road
Horn Lake, Miss.

Grantees' Address: 3000 Mayfair
Horn Lake, Miss.

STATE OF MISSISSIPPI, DESOTO COUNTY

I certify that the within instrument was filed for record at 10 o'clock and 50 minutes A. M., 13 day of August 1981 and that the same has been recorded in Book No. 155, Page 343 records of Warranty Trust Deeds of said County.

Witness my hand and seal this 14 day of Aug., 1981
FEES 3.50 FD 3.50 SEAL J. D. Ferguson CLERK