

CITIZENS FEDERAL BANK, A FEDERAL SAVINGS BANK, SUCCESSOR BY MERGER WITH AMERICAN SAVINGS BANK,

GRANTOR

TO

WARRANTY DEED

RUSSELL L. STEWART,  
AND WIFE, VIRGINIA S. STEWART,

GRANTEES

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, Citizens Federal Bank, A Federal Savings Bank, Successor by merger with American Savings Bank, does hereby sell, convey and warrant unto Russell L. Stewart, and wife, Virginia S. Stewart, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 58A, Phase IV, Whispering Pines Subdivision, located in Section 1; Township 2 South; Range 6 West; DeSoto County, Mississippi, and more particularly described in Plat Book 33, Pages 5-8, recorded in the Office of the Chancery Court Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision, zoning and Mississippi health department regulations in effect in DeSoto County, Mississippi; to regulations of the DeSoto County Planning Commission; to rights of way and easements for public roads and public utilities and to the restrictive covenants of Whispering Pines Subdivision, recorded in Plat Book 33, Pages 5-8, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Possession is to be given upon delivery of this deed and taxes for the year 1990 are to be prorata and paid by buyers.

Witness the signatures of the authorized officials of the Grantor, this the 19th day of April, 1990.

CITIZENS FEDERAL BANK, A FEDERAL SAVINGS BANK, SUCCESSOR BY MERGER WITH AMERICAN SAVINGS BANK

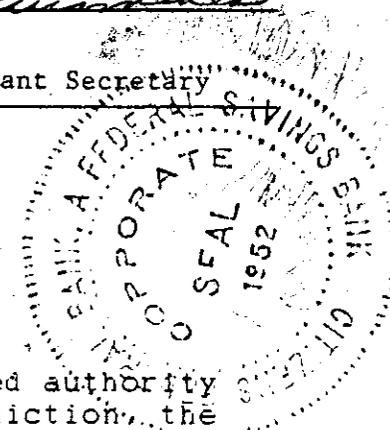
By: J. O'Hara Smith  
J. O'Hara Smith, First V.P.

Patrick M. Callahan  
~~TITLE~~ Patrick M. Callahan, Group V.P.

ATTEST: Lois Avramides

Lois Avramides, Assistant Secretary  
TITLE

(SEAL)



STATE OF FLORIDA  
COUNTY OF BROWARD

Personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, the within named, J. O'Hara Smith, and Patrick M. Callahan, Group V.P. who acknowledged that they are First Vice President and Group Vice President respectively of Citizens Federal Bank, A Federal Savings Bank, Successor by merger with American Savings Bank, and that for and on behalf of the said corporation and as its act and deed, they signed, sealed and delivered the above and foregoing Warranty Deed for the purposes expressed therein on the day and year therein mentioned, after first having been duly authorized by said corporation so to do.

Given under my hand and official seal of office on this the 19th day of March, 1990.  
April

NOTARY PUBLIC STATE OF FLORIDA  
MY COMMISSION EXP. MAY 14, 1991  
My ~~COMM~~ ~~THIS~~ ~~GENERAL~~ ~~ENG~~ ~~IND~~ ~~RES~~:

Genette Pedro  
NOTARY PUBLIC



Grantor's address: 1100 McNab Road, Ft. Lauderdale, FL 33309  
637-2950; 1-800-444-1952

Grantees' address: 3529 McClarkley, Memphis, TN 38116  
901-398 3603; 901-398-3603

STATE MS.-DESOTO CO. bc  
FILED

APR 24 9 31 AM '90

RECORDED 4/27/90  
DEED BOOK 225wt  
PAGE 93  
W.E. DAVIS CH. CLK.