

JAMES JOSEPH MILNE, A SINGLE PERSON  
GRANTOR

STATE MS.-DESOTO CO. CL

STATE MS.-DESOTO CO.  
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Nov 14 10 47 AM '90

Nov 7 10 31 AM '90

TO

CHARLOTTE R. GOODNER  
GRANTEE

RECORD 11-14-90  
DEED BOOK 230  
PAGE 287  
W.E. DAVIS CH. CLK.

WARRANTY DEED  
RECORDED  
DEED BOOK  
PAGE  
W.E. DAVIS CH. CLK.

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in hand paid, the receipt of which is hereby acknowledged, I, JAMES JOSEPH MILNE, a single person, do hereby sell, convey and warrant unto CHARLOTTE R. GOODNER, the land lying and being situated in Desoto County, Mississippi, more particularly described as follows, to-wit:

Lot 9, Part 1, Summerwood Subdivision, in Section 22, Township 1, Range 7 West, Desoto County, Mississippi, as shown by plat appearing of record in Plat Book 15, Pages 45 and 46, in the office of the Chancery Clerk of Desoto County, Mississippi.

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

Further consideration for this transfer is the assumption by the Grantee of the deed of trust given by Grantor to Real Estate Financing, Inc. and filed in the trust deed records of Desoto County, Mississippi. The Grantee further assumes any and all escrow amounts with said deed.

As part of the consideration for this conveyance, Grantee, by his or their acceptance of this deed, assumed and agrees to pay, as and when due and payable, all amounts owing on the indebtedness secured by that certain deed of trust outstanding against said property, dated August 8, 1987 and in favor of Bailey Mortgage Company as the original mortgagee, recorded in Book 422, Page 437, of the mortgage records of said county; and also hereby assumes the obligations of James Joseph Milne under the terms of the instruments creating the loan to indemnify the Veterans Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned.

Taxes for the year 1989 are to be prorated, and possession is to take place upon delivery of this deed.

WITNESS MY SIGNATURE this the 30th day of October, 1990.

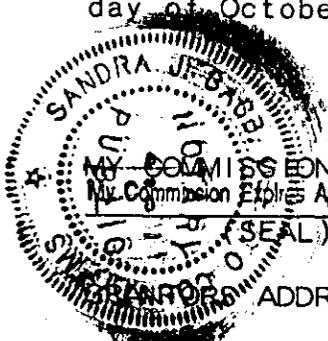
*James Joseph Milne*  
JAMES JOSEPH MILNE, A SINGLE PERSON

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named JAMES JOSEPH MILNE, A SINGLE PERSON, who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as his free and voluntary act and deed.

GIVEN UNDER MY HAND and official seal of office, this the 30th day of October, 1990.

*Sandra J. Ball*  
NOTARY PUBLIC



COMMISSION EXPIRES:  
My Commission Expires April 18, 1994

GRANTOR'S ADDRESS: 1014 Yates Road South #303 Memphis, TN 38119  
(H) None (W) 753-8648  
GRANTEES ADDRESS: 8149 Malone Road Olive Branch, MS 38654  
(H) 365-7483 (W) 324-7423