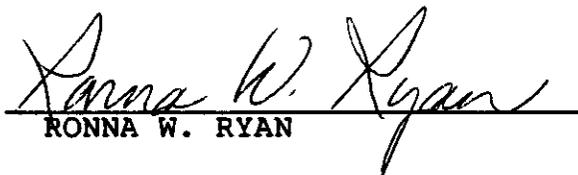


QUIT CLAIM DEED

KNOW ALL MEN BY THESE PRESENTS, that RONNA W. RYAN, formerly RONNA ANN (WELCH) MEYER (hereinafter called "Grantor"), for and in consideration of Ten (\$10.00) Dollars cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, does hereby bargain, sell, remise, release, quit claim and convey unto DENNIS JAMES MEYER, (hereinafter called "Grantee"), all of Grantor's right, title and interest in and to real estate located in the County of DeSoto, State of Mississippi, fully described as follows:

Lot 486 Section "C", Bridgetown Subdivision, as shown by Plat recorded in Plat Book 13, Page 42, in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Section 23, Township 2, Range 7 West.

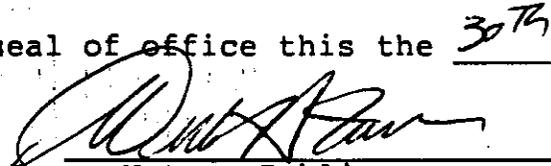
IN TESTIMONY WHEREOF, Grantor has caused this instrument to be executed ~~(by and through its only authorized officer)~~ this 30th day of September, 1991.


RONNA W. RYAN

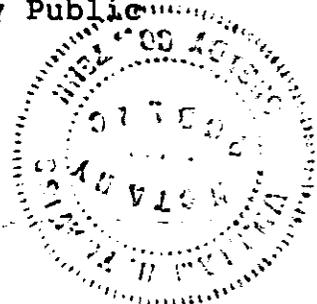
STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named RONNA W. RYAN, who acknowledged to me that she signed the foregoing Instrument as her free act and deed and for the purposes therein expressed.

Given under my hand and official seal of office this the 30th day of September, 1991.


Notary Public

My Commission Expires:
10/21/92



GRANTEE'S MAILING ADDRESS:

Dennis J. Meyer
2684 Birch Island
Nesbit, MS 38651
Home # N/A Bus. # 722-7688

PREPARED BY AND RETURN TO:

William H. Traviss
The Hamric Law Firm
6075 Poplar Avenue, Suite 222
Memphis, TN 38119

Ronna W. Ryan
6075 Poplar Ave
Memphis, TN 38119
901-541-1000 work
Home N/A

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SETTLEMENT AGREEMENT

THIS AGREEMENT is made and entered into this 30th day of September, 1991 by and between RONNA ANN (WELCH) MEYER (hereinafter "Plaintiff") and DENNIS JAMES MEYER (hereinafter "Defendant")

WITNESSETH

WHEREAS, Plaintiff and Defendant entered into a Property Settlement Agreement dated November 3, 1989 in connection with a Decree of Divorce filed in the Chancery Court of DeSoto County, Mississippi on November 6, 1989, CAUSE NO. 89-6-537; and

WHEREAS, said Property Settlement Agreement provided that the marital residence at 2684 Birch Island Drive be sold and the equity derived therefrom be divided as follows: 55% to Defendant and 45% to Plaintiff; and

WHEREAS, said Property Settlement Agreement also provided that the Plaintiff shall, upon the sale of said marital residence or upon the sale of the Plaintiff's new residence, repay to Defendant the sum of \$5,000.00 loaned by Defendant to Plaintiff; and

WHEREAS, Plaintiff and Defendant have agreed that Plaintiff shall accept the sum of \$10,000.00 in lieu of said 45% equity and upon receipt thereof shall convey to Defendant all of her right, title and interest in said marital residence, and further agrees that said marital residence shall remain the sole property of Defendant; and

WHEREAS, Defendant and Plaintiff have agreed that upon the execution hereof by Plaintiff and the agreement by Plaintiff to terminate her right to any share of the equity in the marital property, and the conveyance to Defendant of all her right, title and interest in said property, Plaintiff's obligation to repay the aforesaid \$5,000.00 loan shall be thereupon terminated.

NOW THEREFORE, Plaintiff hereby acknowledges receipt from Defendant of the sum of \$10,000.00 and in consideration for the payment thereof hereby covenants and agrees that the obligation as set forth in the Divorce Decree to sell the marital residence and

divide the equity therefrom is hereby terminated and held for naught and it is agreed that said marital residence shall now remain vested in Defendant as his sole and separate property without the obligation to sell same or divide the equity from any sale thereof.

It is further agreed by Defendant that in consideration for the execution hereof and the waiver of the aforesaid rights by Plaintiff, Plaintiff's obligation to repay the loan of \$5,000.00 as set forth in the Divorce Decree is hereby satisfied and deemed paid in full.

IN WITNESS WHEREOF, the undersigned here execute this Agreement this 30th day of September, 1991.

PLAINTIFF:

Ronna Ann (Welch) Meyer
Ronna Ann (Welch) Meyer

DEFENDANT:

Dennis James Meyer
Dennis James Meyer

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, Ronna Ann (Welch) Meyer, the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she, executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 30th day of September, 1991.

[Signature]
Notary Public

My Commission Expires:

10/2/92

STATE OF TENNESSEE
COUNTY OF SHELBY

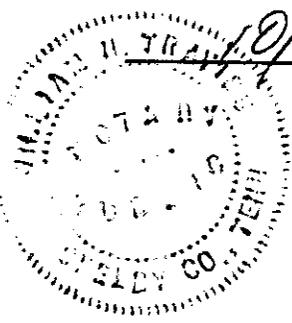
Personally appeared before me, the undersigned, a Notary Public in and of said County and State, Dennis James Meyer, the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he, executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 30th day of September, 1991.



Notary Public

My Commission Expires:

10/21/92


PREPARED BY AND RETURN TO:

WILLIAM H. TRAVISS, ATTY
THE HAMRIC LAW FIRM
6075 POPLAR AVENUE, SUITE 222
MEMPHIS, TN 38119

STATE MS.-DESOTO CO.
FILED
Oct '3 12 31 PM '91
RECORDED 10-7-91
DEED BOOK 239
PAGE 87
W.E. DAVIS CH. CLK.