

WARRANTY DEED

This Deed of Conveyance is this day made by the undersigned, Ronald N. Forster and wife, Cecilia M. Forster, hereinafter referred to as the GRANTOR, and Wesley Patrick Duffy and wife, M. Michelle Duffy, hereinafter referred to as the GRANTEES, WITNESSETH THAT:

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid by the GRANTEES to the GRANTORS, and other good and valuable consideration the receipt and sufficiency of all of which is hereby acknowledged by the GRANTORS, Ronald N. Forster and wife, Cecilia M. Forster, the GRANTORS do hereby and by these presents sell, convey, and warrant unto Wesley Patrick Duffy and wife, M. Michelle Duffy, the GRANTEES, as tenants by the entirety with full rights of survivorship and not as tenants in common, the hereinafter described real property located in DeSoto County, Mississippi, and being described as follows, to-wit:

Lot 14, Payne Flynn Subdivision, in Section 8, Township 2 South, Range 6 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 30, Pages 37 and 38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi; and to any prior reservation or conveyance of minerals of every kind and character including, but not limited to, oil,

STATE OF MISSISSIPPI

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gas, sand and gravel in, on and under the subject property and to the building restrictions, easements and restrictive covenants as found on the recorded plat of said subdivision.

Taxes and assessments against said property for the year 1994 shall be pro-rated and taxes and assessments for all subsequent years are hereby excepted from the foregoing covenant of warranty.

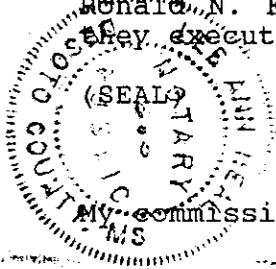
Possession shall be given upon delivery of this deed.

WITNESS the signature of the GRANTORS on this the 11 day of October, 1994.

Ronald N. Forster
Ronald N. Forster
Cecilia M. Forster
Cecilia M. Forster

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 11th day of October, 1994, within my jurisdiction, the within named Ronald N. Forster and Cecilia M. Forster, who acknowledged that they executed the above and foregoing instrument.



Lee Ann Neal
NOTARY PUBLIC

My commission expires: September 16, 1995

GRANTOR'S ADDRESS:

4467 Huron Road
Nesbit, MS 38651
Res. Tel.: 601-429-4905
Bus. Tel.: 601-349-9011

GRANTEES' ADDRESS:

7801 Mary Dudley Drive
Olive Branch, MS 38654
Res. Tel.: 601-895-1084
Bus. Tel.: 601-349-9100

Prepared by: Law Offices of A. Cinclair May
2565 Caffey Street, Suite 100
Hernando, MS 38632
601-429-5038

NO TITLE WORK CONDUCTED BY PREPARER OF DEED AND NONE REQUESTED.

LOAN NOT CLOSED BY PREPARER OF DEED.

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