

S94-1029

Patricia Ivy Hamdan Cook,
GRANTOR(S)

ASSUMPTION

TO

WARRANTY DEED

Richard Gilham and wife Natasha Gilham,
GRANTEE(S)

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 which is hereby acknowledged, and the assumption by the Grantee(s) hereinafter named of that certain indebtedness evidenced by a promissory note secured by that Deed of Trust of record in Real Estate Trust Deed Book 369, Page 653, in the office of the Chancery Clerk of DeSoto County, Mississippi, and to which said recorded instrument reference is hereby made, Patricia Ivy Hamdan Cook, do(es) hereby sell, convey and warrant unto Richard Gilham and wife Natasha Gilham, 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 318, Section A, DeSoto Village Subdivision, located in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 7, Pages 9-14, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision.

The mortgage lender is authorized and directed to transfer without charge all escrow funds to the Grantees.

By way of explanation, I, Ernest E. Cook, Jr., do hereby join in this instrument for the purpose of conveying any and all homestead rights I may have in said subject property.

Possession is given upon the delivery of this Deed.

Witness our signature this the 11th day of November, 1994.

Patricia Ivy Hamdan Cook
Patricia Ivy Hamdan Cook

Ernest E. Cook, Jr.
Ernest E. Cook, Jr.

STATE MS. - DESOTO CO. ^{W/S}
FILED _{NR}

Nov 15 11 27 AM '94

BK 278 PG 430
W.E. DAVIS CH. CLK.
By: A. Starks, Jr.

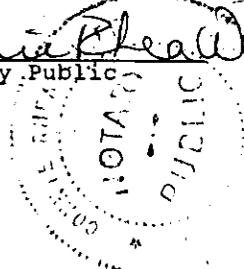
STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for said County and State the within named Patricia Ivy Hamdan Cook, who acknowledged that she signed and delivered the above and foregoing Assumption Warranty Deed as her free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office this the 11th day of November, 1994.

My commission expires: June 7, 1995

Connie R. Bailey
Notary Public


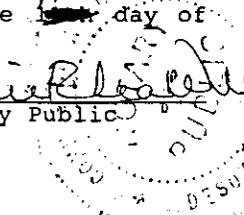
STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for said County and State the within named Ernest E. Cook, Jr., who acknowledged that he signed and delivered the above and foregoing Assumption Warranty Deed as his free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office this the 11th day of November, 1994.

My commission expires: June 7, 1995

Connie R. Bailey
Notary Public


Grantors Address:
2626 Susie Drive
Horn Lake, MS 38637

Grantees Address:
6360 Greenbrook Cove
Southaven, MS 38671

Phone: Res.- 601-342-6048
Bus.- 901-774-8200

Phone: Res.- 601-895-1686
Bus.- same

Prepared By:

Tollison Austin & Twiford
230 Goodman
Suite 510
Southaven, Mississippi 38671

(601) 349-2234