

PREPARED BY AND RETURN TO:
BRIAN L. DAVIS
ATTORNEY AT LAW
48 STATELINE RD. W.
SOUTHAVEN, MS 38671
(601) 393-8542

STATE MS. - DESOTO CO.
FILED

FEB 14 10 28 AM '95

BK 281 PG 587
W.E. DAVIS CH. CLK.
By: M. Taylor

WARRANTY DEED

ALAN VYNCKE,
GRANTOR

TO:

O. ANDREW SMITH and wife, JEANNA M. SMITH,
GRANTEES

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Grantor does hereby sell, convey, and warrant unto the above Grantees, O. Andrew Smith and wife, Jeanna M. Smith, as joint tenants with the right of survivorship and not as tenants in common the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

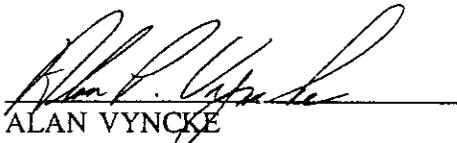
Lot 46, Section "C", Germanwood Plantation Subdivision, situated in Sections 21 & 28, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 42, Pages 28-29, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty of 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 as well as any amendments thereto.

Taxes for the current year shall be prorated.

Grantor hereby further covenants that the above-described property constitutes no part of his homestead, and Grantor's spouse need not join in the conveyance of said property.

Witness my signature this the 27 day of January, 1995.


ALAN VYNCKE
GRANTOR



STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Alan Vyncke who acknowledged that he signed and delivered the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this 27TH day of JANUARY, 1995.

Jeff Scott McCaskill
NOTARY

My commission Expires:
August 22, 1997

Grantors Address:
3620 Fir Drive
Olive Branch, MS 38654
(H) 895-8147
(W) 487-5887

Grantees Address:
8248 Stoneybrook Cove
Olive Branch, MS 38654
(H) 683-7231
(W) N/A