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Prepared by:

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Post Office Box 266
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BK. 286 PG 697
W.E.D. VIS. CH. CLK.
By: m. Saylor D.C.

STEPHEN W. JOE, ET. UX.,

GRANTORS

to:

WARRANTY DEED

YOGESH PUROHIT, ET. UX.,

GRANTEES.

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all which is hereby acknowledged, Stephen W. Joe and wife, Helen Q. Joe do hereby sell, convey and warrant unto Yogesh Purohit and wife, Sangeeta Purohit as tenants by the entirety with full right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 28, Stonehedge Subdivision, in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 24, Pages 28-32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

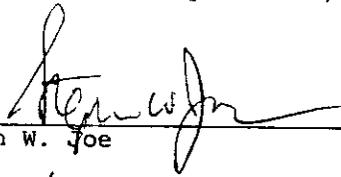
The above described is improved property.

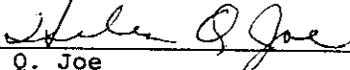
The source of Grantors' equitable interest in the subject property is by virtue of a Warranty Deed recorded in Deed Book 206, Page 287 in the office of the Chancery Clerk of DeSoto County, Mississippi of which Grantors' intend to convey unto Grantees' all rights received therein.

The warranty in this Deed is subject to deeds, rights-of-ways and easements of record for public roads and public utilities; subdivision and zoning regulations in effect; and further subject to all applicable building restrictions and restrictive covenants recorded in Power of Attorney Book 53, Page 655 and amended covenants recorded in Power of Attorney Book 54, Page 148; Power of Attorney Book 54, Page 634, and Power of Attorney Book 55, Page 120.

Taxes for the year 1994 are to be pro-rated and possession is to be given with the delivery of this Deed.

WITNESS the signature of the Grantors, this the 12th day of June, 1995.

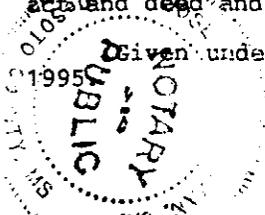


Stephen W. Joe


Helen Q. Joe

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

PERSONALLY appeared before me, the undersigned authority in and for the State and County aforesaid, the within named Stephen W. Joe and wife, Helen O. Joe, who acknowledge that they executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.



Given under my hand and official seal of office, this the 12th of June,

[Handwritten Signature]

Notary Public

My commission expires:

9-29-97

Grantors' Address: 8747 Northwest Drive Southaven, MS 38671

Grantors' Telephone Number: Home- 342-2002 Work- 393-0781

Grantees' Address: 1602 Stonehedge, Southaven, MS 38671

Grantees' Telephone Number: Home- 349-2773 Work- 349-3744

PREPARER'S STATEMENT AND INDEXING INSTRUCTIONS

TYPE OF INSTRUMENT:

Warranty Deed

PREPARER'S NAME AND ADDRESS:

Joseph M. Sparkman, Jr.
P.O. Box 266
Southaven, MS 38671-0266

601-393-4700

INDEXING INSTRUCTIONS:

The subject property is part of a platted subdivision, therefore no indexing instruction is required.

TENDERED FOR RECORDING BY (PLEASE RETURN TO):

William A. Baskin
Holcomb, Dunbar, Connell, Chaffin & Willard, P.A.
P.O. Box 190
Southaven, MS 38671

601-342-6806