

SPECIAL WARRANTY DEED

THE PEOPLES BANK AND TRUST COMPANY
P. O. Box 709
Tupelo, MS 38802
wt: (601)680-1001
Hm: none

TO PATRICK E. ANDRADA and wife,
JO ANN ANDRADA
6591 Hickory Crest
Walls, MS 38680
Home (601)781-3650
wt: none

For and in consideration of One Dollar (\$1.00) cash in hand paid, and other good and valuable consideration, receipt and sufficiency of which are hereby acknowledged, The Peoples Bank and Trust Company, a Mississippi banking corporation, does hereby convey and warrant specially unto Patrick E. Andrada and wife, Jo Ann Andrada, as tenants by the entirety with right of survivorship and not as tenants in common, the following described property located in DeSoto County, Mississippi:

Lot 43, Section "C", Hillview Subdivision, in Section 19, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on Plat of said Subdivision of record in Plat Book 32, Page 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and held in the name of Sheila E. Crenshaw.

WITNESS OUR SIGNATURES AND SEAL this, the 29th day of November, 1995.

THE PEOPLES BANK AND TRUST COMPANY

BY [Signature]
Vice President

ATTEST:

[Signature]
Assistant Cashier

STATE MS.-DESOTO CO.
DEC 20 12 25 PM '95

BK 294 PG 174
W.E. DAVIS CH. CLK.
[Signature]

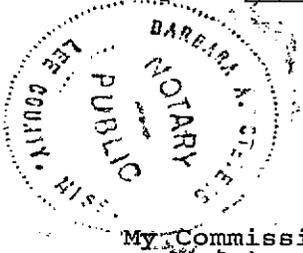
STATE MS.-DESOTO CO.
DEC 13 9 43 AM '95

BK PG
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI
COUNTY OF LEE

This day personally appeared before me, the undersigned, _____ authority in and for the county and state aforesaid, F. Brent _____ Jones and Martha Webb, Vice President and Assistant Cashier, _____ respectively, of The Peoples Bank and Trust Company, each of _____ whom acknowledged that as such officers they signed, executed _____ and delivered the above and foregoing special warranty deed on _____ the day and date thereof as the act and deed of said bank and _____ by authority of resolution of the Board of Directors thereof.

Given under my hand and official seal this, the 29th day of November, 1995.



Barbara A Stevens
Notary Public

My Commission Expires: 9-17-98

PREPARED BY:
Mitchell, Voge, Beasley and Corban
P. O. Box 29
Tupelo, MS 38802
601-842-4231