

THIS INSTRUMENT PREPARED  
BY ~~XXXXXXXXXXXX~~  
SHARON K. ANDERSON, ATTORNEY  
46 TIMBER CREEK DRIVE  
CORDOVA, TENNESSEE 38018  
(901) 757-1600

BOOK 306 PAGE 64  
STATE MS. - DESOTO CO.  
WJ  
SEP 5 1 40 PM '96

WARRANTY DEED

BK 306 PG 64  
W.E. DAVIS CH. CLK.

THIS INDENTURE, made and entered into on this August 30th, 1996 by and between

KATHY M. DIXON-GERALDSON, A MARRIED PERSON party of the first part, and

SUSAN DENESE CLEVELAND \* party of the second part,  
\*UNMARRIED

**WITNESSETH:** That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of DESOTO, State of MISSISSIPPI:

LOT 65, HARAWAY GARDENS SUBDIVISION, SECTION C, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 39, PAGE 1, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. SAID PROPERTY IS LOCATED IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR HEREIN BY WARRANTY DEED OF RECORD IN BOOK 275, PAGE 334, CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

THIS CONVEYANCE IS MADE SUBJECT TO SUBDIVISION RESTRICTIONS, BUILDING LINES AND EASEMENTS OF RECORD IN PLAT BOOK 39, PAGE 1, DESOTO COUNTY CHANCERY CLERK'S OFFICE.

STEVE GERALDSON JOINS HEREIN FOR THE PURPOSE OF CONVEYING ANY AND ALL MARITAL RIGHTS WHICH HE MAY HAVE OR MAY HEREAFTER ACQUIRE IN THE ABOVE REFERENCED PROPERTY, INCLUDING BUT NOT LIMITED TO HOMESTEAD OR AN ELECTIVE SHARE.

**TO HAVE AND TO HOLD** The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for

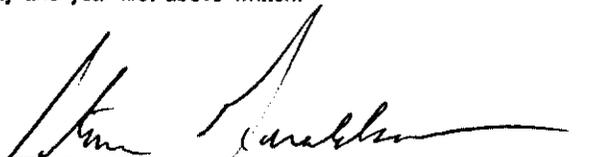
**1996 DESOTO COUNTY PROPERTY TAXES NOT YET DUE AND PAYABLE.**

and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

**WITNESS** the signature of the party of the first part (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) the day and year first above written.

  
KATHY M. DIXON-GERALDSON

  
STEVE GERALDSON

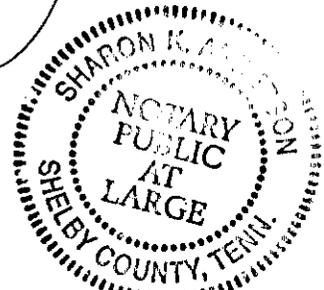
STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared KATHY M. DIXON-GERALDSON, A MARRIED PERSON and STEVE GERALDSON, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

Witness my hand and official seal at Memphis, Tennessee, this 30th day of August, 1996.

*[Signature]*  
\_\_\_\_\_  
Notary Public

My Commission Expires:  
My Commission Expires Mar. 30, 1999



STATE OF TENNESSEE  
COUNTY OF DESOTO

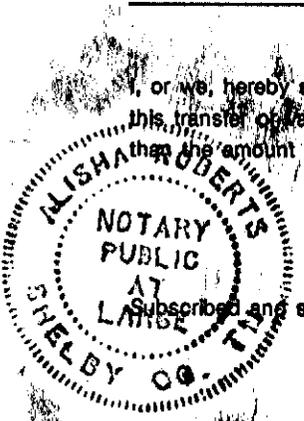
Before me, the undersigned Notary Public in the State and County aforesaid, personally appeared, with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the \_\_\_\_\_ President of KATHY M. DIXON-GERALDSON, the within named bargainor, and that he as such \_\_\_\_\_ President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such \_\_\_\_\_ President.

Witness my hand and official seal at Memphis, Tennessee, this 30th day of August, 1996.

\_\_\_\_\_  
Notary Public

My Commission Expires:

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer of value of the property transferred, whichever is greater, is \$ 58500, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.



*[Signature]*  
\_\_\_\_\_  
Affiant

Subscribed and sworn to before me this 30th day of August, 1996.

*[Signature]*  
\_\_\_\_\_  
Notary Public

My Commission Expires:

[PROPERTY ADDRESS: AND PROPERTY OWNER:	SEND TAX BILL TO:	PARCEL NO.:
[ SUSAN DENESE CLEVELAND	MEMPHIS AREA TEACHERS' CREDIT UNION	1068-3406.1-00065
[ 9912 MAURY COVE	Attn: Tax Dept.	
[ OLIVE BRANCH, MS	7845 HIGHWAY 64	
[ 38654	MEMPHIS, TN 38133	

TG#  
Name and Address of Grantee:  
SUSAN D. CLEVELAND  
9912 MAURY COVE  
OLIVE BRANCH, MS 38654  
HOME TELEPHONE NO: (601)429-9061  
WORK TELEPHONE NO: (601)349-0079  
Name and Address of Grantor:  
KATHY DIXON-GERALDSON  
5491 ANNANDALE DRIVE  
MEMPHIS, TN 38125 HOME TELEPHONE NO:(901) 758-8562  
WORK TELEPHONE NO: (901) 388-9983

RETURN TO: O. DOUGLAS SHIPMAN  
FARRIS, MATHEWS, GILMAN,  
BRANAN & HELLEN  
5384 POPLAR AVE., SUITE 400  
MEMPHIS, TENNESSEE 38119