

WARRANTY DEED

THIS INDENTURE, made and entered into this 18th day of October 19 96 by and between Harold Hayes d/b/a H. Hayes Construction

hereinafter called Grantor.

and M. Todd Ray and wife, Donna W. Ray

hereinafter called Grantee.

WITNESSETH: That for the consideration hereinafter expressed the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in

Southaven County of DeSoto State of Mississippi to wit: Lot 113, Pinehurst Subdivision, Section E, Located in Section 10, Township 2 South Range 7 West as recorded in Plat Book 47, Pages 19-21 of the Chancery Clerk's Office of DeSoto County, Mississippi.

Phone Numbers for Grantor: 601-429-2857, 2155 Taryn Lane, Nesbit, MS 38651 no other number Phone Numbers for Grantee: 901-367-2223 901-393-2110 address on 2nd page

STATE MS.-DE SOTO CO. FILED

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BK 309 PG 100 W.E. DAVIS CH. CLK.

Being all or part of same property described under Shelby County Register's No. Book 278, Page 623;

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 Grantee, Grantee's heirs and assigns, in fee simple forever as tenants by the entirety or, if not husband and wife, then as joint tenants with right of survivorship.

The Grantor does hereby covenant with the Grantee that Grantor is lawfully seized in fee of the aforescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except any taxes not yet due but constituting a lien which are assumed by Grantee:

and any subdivision restrictions of record Plat Book 47, Page 19;

and any existing easements of record Plat Book 47, Page 19;

And that the title and quiet possession Grantor warrants and will forever defend against the lawful claims of all persons.

Any reference to recorded instruments is reference to the Register's Office in said County.

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

THE CONSIDERATION for this conveyance is Ten Dollars and other good and valuable considerations, the receipt of which is hereby acknowledged.

WITNESS the signature of the party of the first part the day and year first above written.

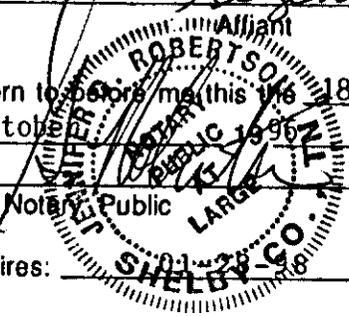
Handwritten signature of Harold Hayes over a horizontal line.

STATE OF TENNESSEE  
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred whichever is greater, is \$ 161,900.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

[Signature] Agent

Subscribed and sworn to before me this 18th day of October 1996



My commission expires: 01-28-98

Name and address of property owner:

M. Todd Ray  
Donna W. Ray  
4390 Jessica Drive  
Southaven, MS 38671

Person or Agency responsible for payment of taxes:

Name: UNION PLANTERS NATIONAL BANK

Address: P.O. BOX 3137

MEMPHIS, TN 38173-0137

Property Address: 4390 Jessica Drive

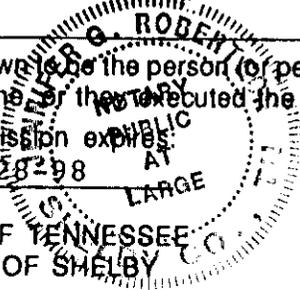
Southaven, MS 38671

STATE OF TENNESSEE  
COUNTY OF SHELBY

On this 18th day of October 1996 before me personally appeared Harold Hayes d/b/a H. Hayes Construction

to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he, she, or they executed the same as his, her, or their free act and deed.

My commission expires: 01-28-98 AT LARGE



[Signature]  
Notary Public

STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, \_\_\_\_\_ of the State and county mentioned, personally appeared \_\_\_\_\_, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the \_\_\_\_\_ of \_\_\_\_\_, the within named bargainer, a corporation, and that as such \_\_\_\_\_, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself \_\_\_\_\_.

WITNESS my hand and seal at office in \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_.

My Commission Expires: \_\_\_\_\_

Notary Public

STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, \_\_\_\_\_ of the State and county aforesaid, personally appeared, \_\_\_\_\_, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself / themselves to be the partner(s) of \_\_\_\_\_, the within named bargainer, a partnership, and he / they as such partner(s) executed the foregoing instrument for the purposes therein contained, by signing the name of the partnership by himself / themselves as partner(s).

WITNESS my hand and seal at office in \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_.

My Commission Expires: \_\_\_\_\_

Notary Public

Title No. 96-0270G