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v8 Nov 22 3 35 PM '96

WARRANTY DEED

BK 309 PG 195
W.E. DAVIS CH. CLK.

This deed of conveyance this day made by the undersigned, JOE W. REED, hereinafter referred to as the GRANTOR, and DARRIN O. WARD, a single person, and DANIELLE L. ZEMAN, a single person, hereinafter referred to as the GRANTEES, WITNESSETH THAT:

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid by the GRANTEES to the GRANTOR, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the GRANTOR, the GRANTOR does hereby and by these presents sell, convey, and warrant unto the GRANTEES as joint tenants with rights of survivorship and not as tenants in common the hereinafter described real property located in DeSoto County, Mississippi, and being described as follows, to-wit:

Lot 25, Country Home Estates, Second Addition, located in the Northeast Quarter of Section 3, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per the plat thereof recorded in Plat Book 52, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi, and to which plat reference is hereby made for a fuller description.

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi; and to any prior reservation or conveyance of minerals of every kind and character including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; any

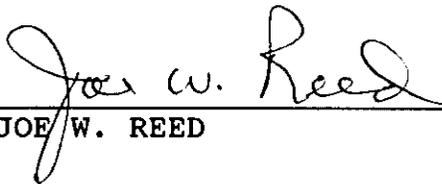
unrecorded rights of way or easements and any discrepancies, conflicts, encroachments or shortages in the area and boundaries which a correct survey and/or inspection would show and to the restrictive covenants, building limitations and restrictions shown of record for said subdivision in Plat Book 52, Page 9, of the land records of DeSoto County, Mississippi, in the office of the Chancery Clerk of said county and state and to the restrictive covenants of Country Home Estates, Second Addition, as duly recorded in Deed Book 295, Page 290, of the land records of DeSoto County, Mississippi, located in the office of the Chancery Clerk of Desoto County, Mississippi.

Taxes and assessments against said property for the year 1996 shall be paid by the GRANTOR and all taxes and assessments for all subsequent years are hereby excepted from the foregoing covenant of warranty.

Possession shall be given upon delivery of this deed.

GRANTOR warrants that the aforescribed real property is no part or portion of his homestead.

Witness the signature of the GRANTOR on this the 22nd day of November, 1996.

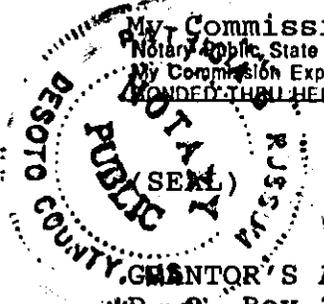


JOE W. REED

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for said county and state, on this the 22nd day of ~~October~~ *November* 1996, within my jurisdiction, the within named Joe W. Reed, who acknowledged that he executed the above and foregoing instrument.

Patricia G. Gussner
NOTARY PUBLIC



My Commission Expires:
Notary Public, State of Mississippi At Large
My Commission Expires: January 16, 1999
MONDEY, THELL HEIDEN-MARCHETTI, INC.

GRANTOR'S ADDRESS:
P. O. Box 250
Hernando, MS 38632
Home Tel. No.: 601-429-5190
Bus. Tel. No.: None

GRANTEES' ADDRESS:
Darrin O. Ward
2305 Pine Tree Road
Hernando, MS 38632
Home Tel. No.: 601-429-6848
Bus. Tel. No.: 601-429-9092

Danielle L. Zeman
2164 Paris Cove
Hernando, MS 38632
Home Tel. No.: 601-429-5746
Bus. Tel. No.: None

Prepared by:
Law Offices of A. Cinclair May
2565 Caffey Street, Suite 100
Hernando, MS 38632
601-429-5038

Indexing Instructions: Please record in Lot 25, Country Home Estates, Second Addition.

9649.1289