

WARRANTY DEED

THIS INDENTURE, made and entered into on this 20th day of March, 1997, by and between BRYAN P. KOWALIK, unmarried person, party of the first part, and James E. Hanks and wife, Lisa G. Hanks, party of the second part,

*as tenants by the entirety, and not as tenants in common

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 City of Olive Branch, County of DeSoto, State of Mississippi:

Lot 177, Holiday Hills Subdivision, Section F, Phase IV, in Section 34, Township 1, Range 6 West, as per plat of record in Plat Book 49, Page 2, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to the grantor herein by warranty deed of record under deed book 284, page 720 in the said Register's Office.

Clerk's or

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 1997 DeSoto County taxes; subdivision restrictions, building lines and easements of record in Plat Book 49, Page 2; as recorded in said Register's Office; and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

*or Clerk's

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 the day and year first above written.

Bryan P. Kowalik
Bryan P. Kowalik

STATE OF Montana
COUNTY OF Yellowstone



Personally appeared before me, a Notary Public in and for said State and County, BRYAN P. KOWALIK, an unmarried person, the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, being duly sworn, acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 19 day of Feb, 1997.

June M. McJate
Notary Public

My Commission expires: 9-1-00

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(FOR RECORDING DATA ONLY)

BK 314 PG 120
W.E. DAVIS CH. CLK.

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(continued)

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

Affiant

Subscribed and sworn to before me this _____ day of _____, 1997.

Notary Public

My Commission expires: _____

Property Address: 9675 Seminole Cove
Olive Branch, MS 38654

Name and Address of Property Owner: (Grantee) and Phone:

James E. Hanks and wife, Lisa G. Hanks
9675 Seminole Cove
Olive Branch, MS 38654 *Bis.* Phone: 901-763-4508 *Have* Phone: *None*

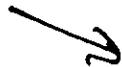
Tax Parcel Identification Number: 1068-3483.4-00177.00

Mail Tax Bills to: (Person/Agency responsible for payment of taxes):

James E. Hanks and wife, Lisa G. Hanks
9675 Seminole Cove
Olive Branch, MS 38654

This instrument prepared by and return to:

Michael S. Champlin, Attorney
LAWYERS TITLE INSURANCE CORPORATION
6363 Poplar Avenue, Suite 108
Memphis, Tennessee 38119



HUGH H. ARMISTEAD
ATTORNEY AT LAW
P.O. BOX 609
OLIVE BRANCH, MS 38654
601-895-4844

CASE # 374907 (KW)

Grantor's Name, Address and Phone:

Bryan P. Kowalik
c/o Lawyers Title Insur. Corp.
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(810) 816-3835