

Prepared by and return to:

Joseph M. Sparkman, Jr.  
Attorney at Law  
Post Office Box 266  
Southaven, MS 38671-0266  
601 349-6900

BOOK 315 PAGE 638

WARRANTY DEED

Mary R. McCammon f/k/a Mary R. Courts and husband,  
David A. McCammon  
GRANTORS

to:

George C. Payne and Lori R. Sims, Single Persons  
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Mary R. McCammon f/k/a Mary R. Courts and husband, David A. McCammon do hereby sell, convey, and warrant unto George C. Payne and Lori R. Sims, Single Persons, as joint tenants with full right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

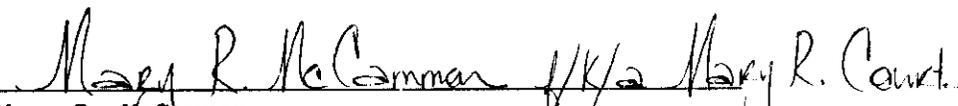
Lot 67, Heritage Hills Subdivision, PUD, Phase I, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 42, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

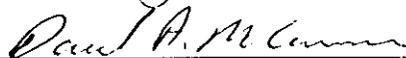
By way of explanation, Grantor's lawful spouse, David A. McCammon, joins in this instrument to convey any and all right, title and interest which he may have in the subject property.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 42, Page 7.

Taxes for the year 1997 are to be paid by Grantees and possession is to be given May 4, 1997 at 4:00 P.M..

WITNESS the signatures of the Grantors, this the 30th day of April 1997.

  
\_\_\_\_\_  
Mary R. McCammon

  
\_\_\_\_\_  
David A. McCammon

STATE MS.-DESOTO CO. *hw*  
FILED *hw*

MAY 1 3 40 PM '97

BK 315 PG 638  
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Mary R. McCammon f/k/a Mary R. Courts and husband, David A. McCammon, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 30th day of April,



My Commission Expires:  
April 27, 1999

Janet R. O'Daniel  
Notary Public  
Janet R. O'Daniel

GRANTOR'S ADDRESS:  
8292 Chestedfield Drive  
Southaven MS  
Work Phone #: 393-0109  
Home Phone #: 392-0991

GRANTEE'S ADDRESS:  
7843 Richland  
Southaven, Mississippi 38671  
Work Phone #: 901 726-0514  
Home Phone #: 601 393-0948