

Prepared by and return to:

BK0318PG0070

STATE MS. - DESOTO CO. 10

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

WARRANTY DEED

JUN 26 8 39 AM '97

BK 318 PG 70
W.E. DAVIS CH. CLK.

Ivy Larson Berry and wife, Cathy Lynn Berry
GRANTORS

to:

James E. Rowland and wife, Neosa P. Rowland
GRANTEES

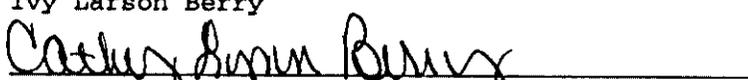
FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Ivy Larson Berry and wife, Cathy Lynn Berry do hereby sell, convey, and warrant unto James E. Rowland and wife, Neosa P. Rowland, as tenants by the entirety with full rights 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 2046, Section I, Southaven West Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 42-43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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 3, Pages 42 and 43.

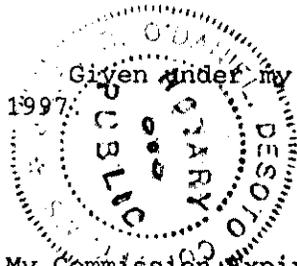
Taxes for the year 1997 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 24th day of June 1997.

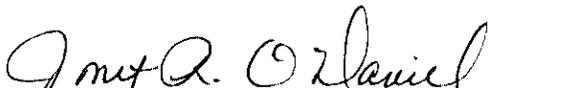

Ivy Larson Berry

Cathy Lynn Berry

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 Ivy Larson Berry and wife, Cathy Lynn Berry, 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 24th day of June, 1997.


Notary Public
Janet R. O'Daniel

My Commission Expires:
April 27, 1999

GRANTOR'S ADDRESS:
PO Box 246
SOUTHAVEN MS 38671
Work Phone #: 800-946-4946
Home Phone #: 601-781-1529

GRANTEE'S ADDRESS:
8341 Hastings Cove
Southaven, Mississippi 38671
Work Phone #: 901-525-3670
Home Phone #: 601-393-9824