

Prepared by and return to:

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

STATE MS.-DESOTO CO.
FILEDWARRANTY DEED

AUG 5 10 20 AM '97

BK 319 PG 741
W.E. DAVIS CH. CLK.

Donna Carpenter Tubbs f/k/a Donna Lorraine Carpenter
 and husband, Stephen B. Tubbs
 GRANTORS

to:

Ronald Keith Baird and Katherine Elaine Frazier,
 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, Donna Carpenter Tubbs f/k/a Donna Lorraine Carpenter and husband, Stephen B. Tubbs do hereby sell, convey, and warrant unto Ronald Keith Baird and Katherine Elaine Frazier, 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 5, Creekwood Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 34, Page 19, in the office of the Chancery Clerk of 34 County, Mississippi.

By way of explanation, Grantor's lawful spouse, Stephen B. Tubbs 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 34, Page 19; Book 228, Page 223 & Book 218, Page 232.

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 31st day of July 1997.

Donna Carpenter Tubbs f/k/a Donna Lorraine Carpenter

Donna Carpenter Tubbs

Stephen B. Tubbs

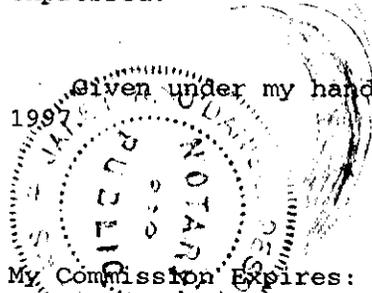
Stephen B. Tubbs

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 Donna Carpenter Tubbs f/k/a Donna Lorraine Carpenter and husband, Stephen B. Tubbs, 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 31st day of July,

1997



James R. O'Hanil
Notary Public

My Commission Expires:

April 27, 1999

GRANTOR'S ADDRESS:

2177 KING ROAD
SOUTHAVEN MS 38671

Work Phone #: 901 523-8990
Home Phone #: 601 349-6569

GRANTEE'S ADDRESS:

8073 Creekwood Circle E
Southaven, Mississippi 38671

Work Phone #: 901 497-7119
Home Phone #: 601 393-5650