

Dorsey Jones  
366-036-40069

**WARRANTY DEED**

**UNITED COMPANIES LENDING CORPORATION,  
GRANTORS,**

**TO:**

**JOHN GRAY AND WIFE, DEBORAH GRAY  
GRANTEES,**

PREPARED BY/RETURN TO:  
BRIAN L. DAVIS, ATTORNEY  
919 FERNCLIFF COVE, SUITE 1  
SOUTHAVEN, MS 38671  
601-393-8542  
FILE: 97-527

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged, UNITED COMPANIES LENDING CORPORATION the undersigned Grantor does hereby sell, convey, and warrant unto the above Grantees, JOHN GRAY AND WIFE, DEBORAH GRAY, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

**Lot 725, Section B, South 1/2 and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in Tate County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes for the current year shall be prorated.

Witness my signature this the 28th day of October, 1997.

UNITED COMPANIES LENDING CORPORATION

BY: [Signature]  
George Killam (TITLE)  
Vice President

STATE MS.-DE SOTO CO.  
FILED  
Nov 3 3 31 PM '97

STATE OF Louisiana  
COUNTY OF East Baton Rouge  
Parish

BK 324 PG 213  
W.E. DAVIS CH. CLK.

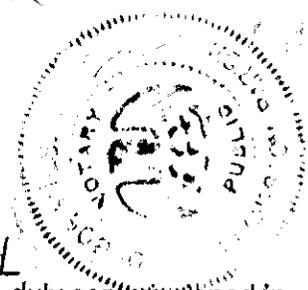
Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named George Killam who acknowledged that he is Vice President of UNITED COMPANIES LENDING CORPORATION, and that in said representative capacity s/he signed and delivered the above and foregoing instrument on the day and year therein mentioned, after first having been duly authorized so to do.

Given under my hand and seal this 28th day of October, 1997.

[Signature]  
NOTARY

My Commission Expires: 11 Dec 98

Grantor's Address: 2606 Corporate Ave E., #237, Memphis, TN. 38132  
Grantor's Telephone Nos: Home: 901-348-5256 Work: 901-348-5256  
Grantee's Address: 6340 Tulane, Horn Lake, MS 38637  
Grantee's Telephone Nos: Home: 901-669-3648 Work: 901-744-2624



Deborah S. Aydell, duly commissioned in and for the parish of Livingston, qualified to act in and for the parish of East Baton Rouge, state of Louisiana.  
My commission is for Life.