

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between DENNIS F. WAGES, a single man, and MARY JANE WAGES WOOTEN, a married woman, who acquired title as Mary Jane Wages, Grantors, and ROBERT D. NOWELL, a single man, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

LOT 95, LAKE OF THE HILLS, SECTION "A", IN SECTION 20, TOWNSHIP 3 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 29-33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

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STATE MS. - DESOTO CO.,
CLERK

Nov 5 3 17 PM '97

BK 324 PG 380
W.E. DAVIS CH. CLK.

GRANTORS herein warrant that Mary Jane Wages Wooten is one and the same person as Mary Jane Wages and that the subject property does not constitute any part of her homestead.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 29th day of October, 1997.

Dennis F. Wages
DENNIS F. WAGES

Mary Jane Wages Wooten
MARY JANE WAGES WOOTEN

STATE OF MISSISSIPPI
COUNTY OF DESOTO

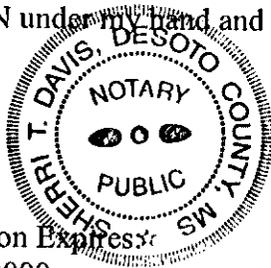
THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, DENNIS F. WAGES, a single man, and MARY JANE WAGES WOOTEN, a married woman, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 29th day of October, 1997.

[Signature]

NOTARY PUBLIC

(SEAL)



My Commission Expires:
MARCH 18, 2000

ADDRESS OF GRANTORS:
1836 Hwy 301 N.
Lake Cormacant MS 38641
Home: 601-439-5927
Work: None

ADDRESS OF GRANTEE:
10641 BEN LOMOND
HERNANDO, MISSISSIPPI 38632
Home: None
Work: None

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 997-394