

Ebbie Alexander Ramay and Joyce Ann Ramay and Robert  
Francis Ramay  
GRANTORS

## W A R R A N T Y

TO

## D E E D

Hal W. Guthrie  
GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Ebbie Alexander Ramay and Joyce Ann Ramay and Robert Francis Ramay, do hereby sell, convey, and warrant unto Hal W. Guthrie the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

## TRACT II

Part of the Northwest Quarter of the Southwest Quarter of Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi, and being more particularly described as follows, to wit:

Commencing at a cross-tie commonly accepted as being at the Northwest corner of said Quarter section; thence run South 00 degrees 40' 41" East a distance of 749.39 feet along the West line of said Quarter section to a Point on the South line of a 40 foot wide street right-of-way and the Point of Beginning; thence run South 89 degrees 32' 01" East a distance of 67.57 feet along said south right-of-way line to the point of curvature of a curve to the left (D=40 degrees 20' 50", R=292.14 feet); thence run Northeasterly along said south right-of-way line and curve a distance of 205.72 feet to the point of tangency of said curve; thence run North 50 degrees 06' 49" East a distance of 349.29 feet along said south right-of-way line to a point on the south line of City of Horn Lake property; thence run North 89 degrees 43' 46" East a distance of 252.90 feet along said City south line to a steel bar on the west line of Empire Federal Bank property; thence run South 00 degrees 01' 17" West a distance of 536.06 feet along said Bank west line to a steel bar on the north line of the Coley property; thence run North 89 degrees 58' 58" West a distance of 775.09 feet along said Coley north line to a steel fence rail on said West quarter section line; thence run North 00 degrees 40' 41" West a distance of 242.89 feet along said West quarter section line to the Point of Beginning. Bearings are based on true North as determined by solar observation. The above description was written from a plat of survey by Danny S. Rutherford, P.E.L.S., dated October 24, 1996.

## TRACT III

Part of the Northwest Quarter and part of the Northeast Quarter of the Southwest Quarter of Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi and being more particularly described as follows, to wit:

Commencing at a cross-tie commonly accepted as being at the Northwest corner of said Quarter; thence run South 00 degrees 40' 41" East a distance of 992.28 feet along the West line of said Quarter section to the Northwest corner of the Coley property; thence run South 89 degrees 58' 58" East a distance of 1040.60 feet along the North line of said Coley property to a steel bar on By way of explanation, Ebbie Alexander Ramay, Joyce Ann Ramay and Robert of Beginning; thence run North 00 degrees 01' 02" East a distance of 705.09 feet along said Bank south line to a steel fence rail; thence run North 89 degrees 42' 45" East a distance of 385.20 feet along said Bank south line to a steel bar at the Northwest corner of the Willows of Horn Lake property; thence run South 00 degrees 16' 12" East a distance of 150.00 feet along the west line of said Willows of Horn Lake property to a steel bar; thence run North 89 degrees 43' 48" East a distance of 190.02 feet along said Willows of Horn Lake west line to a steel bar; thence run South 00 degrees 28' 52" East a distance of 232.52 feet along said Willows of Horn Lake west line to a steel fence rail; thence run North 89 degrees 39' 40" East a distance of 1003.22 feet along said Willows of Horn Lake south line to the Southeast corner of said property, said point being on the West right-of-way line of U.S. Highway 51; thence run Southerly a distance of 331.75 feet along said west right-of-way line and curve to the right of the Northeast corner of said Coley property; thence run North 89 degrees 58' 58" West a distance of 1575.00 feet along said Coley north line to the Point of Beginning. Bearings are based on true North as determined by solar observation. The above description was written from a plat of survey by Danny S. Rutherford, P.E.L.S., dated October 24, 1996.

By way of explanation, Ebbie Alexander Ramay, Joyce Ann Ramay and Robert Francis Ramay are the beneficiary or sole heirs of Frances Pollard Ramay by Cause #85-4-274, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 1998 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

WITNESS OUR SIGNATURES, this the 20th day of January, 1998.

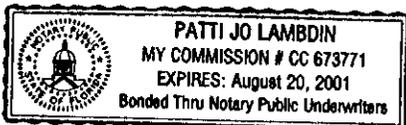
*Ebbie Alexander Ramay*  
 \_\_\_\_\_  
 Ebbie Alexander Ramay

*Joyce Ann Ramay*  
 \_\_\_\_\_  
 Joyce Ann Ramay

*Robert Francis Ramay*  
 \_\_\_\_\_  
 Robert Francis Ramay

STATE OF MISSISSIPPI FLORIDA  
 COUNTY OF LEON

SEE ATTACHED FOR NOTARY ACKNOWLEDGEMENTS



*Patti Jo Lambdin*  
 \_\_\_\_\_  
 Notary Public

My Commission Expires:

\_\_\_\_\_

GRANTOR'S ADDRESS:  
 c/o 1310 South Avalon  
 West Memphis, TN 72301  
 Work Phone #: n/a  
 Home Phone #: 601-349-0168

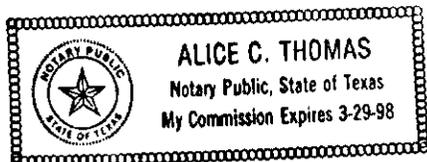
GRANTEE'S ADDRESS:  
 5810 Garden Walk East  
 Southaven, MS 38671  
 Work Phone #: na  
 Home Phone #: 349-0168

THIS INSTRUMENT PREPARED BY:  
 Eric Sappenfield  
 97 Stateline Road East, Suite A  
 Southaven, Mississippi 38671  
 601/342-2170

FILE NUMBER: 6039.1R0

STATE OF Texas  
COUNTY OF Dallas

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 21 day of January, 1998, within my jurisdiction, the within named, EBBIE ALEXANDER RAMAY, who acknowledged that he executed the above and foregoing instrument.

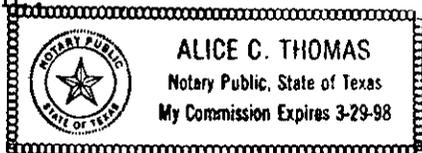


Alice C Thomas  
Notary Public

My Commission Expires:  
3/29/98

STATE OF Texas  
COUNTY OF Dallas

Personally appeared before me, the undersigned authority in and for said county and state, on this the 21 day of January, 1998, within my jurisdiction, the within named, JOYCE ANN RAMAY, who acknowledged that she executed the above and foregoing instrument.

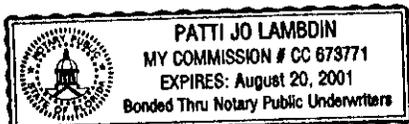


Alice C Thomas  
Notary Public

My Commission Expires:  
3/29/98

STATE OF Florida  
COUNTY OF Leon

Personally appeared before me, the undersigned authority in and for said county and state, on this the 24<sup>th</sup> day of January, 1998, within my jurisdiction, the within named, ROBERT FRANCIS RAMAY, who acknowledged that he executed the above and foregoing instrument.



Patti Jo Lambdin  
Notary Public

My Commission Expires:  
8/20/01

STATE MS.-DELSOTO CO. hd

JAN 29 2 34 PM '98