

Prepared by and return to:

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

WARRANTY DEED

STATE MS.-DESOTO CO.

FILED

FEB 17 3 33 PM '98

BK 329 PG 8
W.E. DAVIS CH. CLK.

Herbert E. McOwen and wife, Patricia McOwen
GRANTORS

to:

Regina A. Hawkins, a Single Person
GRANTEE

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, Herbert E. McOwen and wife, Patricia McOwen do hereby sell, convey, and warrant unto Regina A. Hawkins, a Single Person the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

Lot 24, Brookhollow West Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Page 3, 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 8, Page 3.

Taxes for the year 1998 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 13th day of February 1998.

Herbert E. McOwen

Herbert E. McOwen

Patricia McOwen

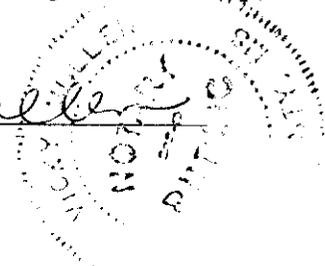
Patricia McOwen

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 Herbert E. McOwen and wife, Patricia McOwen, 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 13th day of February, 1998.

Wicky Muller
Notary Public



My Commission Expires:

Dec. 14, 1999

GRANTOR'S ADDRESS:

5130 BELMONT RD
HERNANDO MS 38632
Work Phone #: 601 393-5273
Home Phone #: 601 429-8186

GRANTEE'S ADDRESS:

587 Hillbrook Drive
Southaven, Mississippi 38671
Work Phone #: 601-393-8069
Home Phone #: 601-280-0659