

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

Neil W. Gustafson and wife, Betty Gustafson and
Douglas Keith Gustafson and wife, Kathy Gustafson
GRANTORS

to:

David E. O'Neal and Cheryl D. Kinsey, 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, Neil W. Gustafson and wife, Betty Gustafson and Douglas Keith Gustafson and wife, Kathy Gustafson do hereby sell, convey, and warrant unto David E. O'Neal and Cheryl D. Kinsey, 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 547, Section E, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

By way of explanation, Grantors' lawful spouses, Betty Gustafson, wife of Neil W. Gustafson and Kathy Gustafson, wife of Douglas Keith Gustafson, join in this instrument to convey any and all right, title and interest which they 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 12, Pages 18-20.

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 21st day of May 1998.

Neil W. Gustafson

Neil W. Gustafson

Douglas Keith Gustafson

Douglas Keith Gustafson

Betty Gustafson

Betty Gustafson

Kathy Gustafson

Kathy Gustafson

STATE MS.-DESOTO CO.
FILED

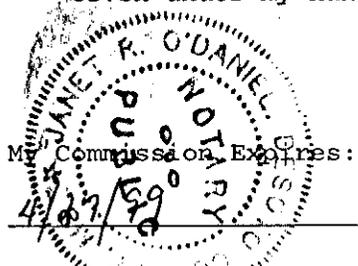
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BK 333 PG 625
W.E. DAVIS CH. CLK.

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 Neil W. Gustafson and wife, Betty Gustafson and Douglas Keith Gustafson and wife, Kathy Gustafson, 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 21st day of May, 1998.



Janet R. O'Daniel

Notary Public

GRANTOR'S ADDRESS:
183 TINA DR
HERNANDO MS 38632
Work Phone #: 601 429 7908
Home Phone #: 601 429 7908

GRANTEE'S ADDRESS:
5790 Gray Cove
Walls, Mississippi, 38680
Work Phone #: 901 327 1818
Home Phone #: 901 368 3492