

Randy B. Cowgill and wife, Terrye L. Cowgill
GRANTORS

WARRANTY

TO

DEED

David R. Ward and wife, Lisa M. Ward
GRANTEES

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, Randy B. Cowgill and wife, Terrye L. Cowgill, do hereby sell, convey, and warrant unto David R. Ward and wife, Lisa M. Ward, as tenants by the entirety with full rights of survivorship and not as tenants in common, 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:

Lot 65, Hernando Hills Subdivision, Phase 3, in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 34, Pages 12-13, 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 30th day of June, 1998.

Randy B. Cowgill

Randy B. Cowgill
Terrye L. Cowgill

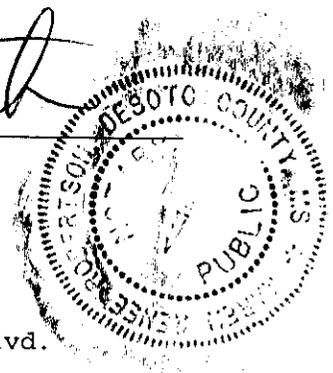
Terrye L. Cowgill

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this 30th day of June, 1998, within my jurisdiction, the within named Randy B. Cowgill and wife, Terrye L. Cowgill, who acknowledged that they executed the above foregoing instrument.

John R. Reub

Notary Public



My Commission Expires:
June 18, 2000

GRANTOR'S ADDRESS:
910 West Greentee Lake Blvd.
Hernando, MS 38632
Work Phone #: 901-369-7589
Home Phone #: 601-429-2243

GRANTEE'S ADDRESS:
910 West Greentee Lake Blvd.
Hernando, MS 38632
Work Phone #: 601-449-0401
Home Phone #: 817-593-4684

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

FILE NUMBER: 6474R0

STATE MS. - DESOTO CO. *[Signature]*
JUL 2 10 08 AM '98
BK 335 PG 702
W.E. DAVIS CH. CLK.