

WARRANTY DEED

STATE MS. - DESOTO CO.

JAMES E. SANDY, JR. and wife, JANICE M. SANDY  
Grantors

JUL 8 9 42 AM '98

To

JAMES E. SANDY, SR. and wife, PATRICIA D. SANDY  
Grantees

BK 336 PG 104  
W.F. DAVIS CH. CLK.

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good, legal, sufficient, and valuable considerations, the receipt of all of which is hereby acknowledged, JAMES E. SANDY, JR. and wife, JANICE M. SANDY, the undersigned Grantors, do hereby sell, convey, and warranty unto the above Grantees, JAMES E. SANDY, SR. and wife, PATRICIA D. SANDY, as joint tenants with full rights of survivorship and not as tenants in common, the following described land and property situated in the County of DeSoto, State of Mississippi, being more particularly described as follows, to-wit:

Lot 241, Section C, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat recorded in Plat Book 8, Pages 41, 42, and 43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Further consideration of the above described property is the assumption by Grantees of that certain Deed of Trust executed by Glenn S. Herron and wife, Gwen J. Herron, in favor of Bank of Mississippi, dated December 26, 1986, and recorded in Book 387, Page 354, in the office of the Chancery Clerk of DeSoto County, Mississippi, which secures an indebtedness in the current principal amount of \$31,178.03, and Grantees take subject to said loan.

Grantors hereby authorize the transfer of this loan from their names into Grantees' names and Grantors hereby set over and assign unto Grantees without charge all escrow funds now held by BancorpSouth Bank in connection with loan made by Bank of Mississippi on the above described property.

This conveyance is made subject to all applicable building restrictions, restrictive covenants and easements of record.

The Grantees, herein by acceptance of this conveyance, assume and agree to pay a pro-rata share of all ad valorem taxes for the year 1998.

WITNESS the signatures of the Grantors this the 1st day of July, 1998.

*James E. Sandy, Jr.*  
\_\_\_\_\_  
JAMES E. SANDY, JR.  
*Janice M. Sandy*  
\_\_\_\_\_  
JANICE M. SANDY



STATE OF MISSISSIPPI  
COUNTY OF DESOTO  
PERSONALLY appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named JAMES E. SANDY, JR. and JANICE M. SANDY, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.  
GIVEN UNDER MY HAND and seal of office this the 1st day of July, 1998.

My Commission expires:  
November 27, 1999  
Grantor's Address:

*Arthur E. Huggins*  
\_\_\_\_\_  
Notary Public

1770 Windy Lane, Southaven, MS 38671  
Home No. 601-349-3524 Business No. 901-363-4832

Grantee's Address:  
P. O. Box 273, Southaven, MS 38671  
Home No. 601-349-9773 Business No. 601-349-2291

This instrument prepared by:  
Arthur E. Huggins, Attorney  
P. O. Box 8  
Southaven, MS 38671  
601-342-1616