

TRACY A. SCOTT, ET UX, GRANTORS

TO

WARRANTY DEED

RITA JOHNSON, ET VIR, GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in of which is hereby acknowledged, We, TRACY A. SCOTT AND WIFE, JENNIFER L. SCOTT, do hereby sell, convey and warrant unto RITA JOHNSON and husband, STEPHEN JOHNSON, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in Desoto County, Mississippi, more particularly described as follows, to-wit:

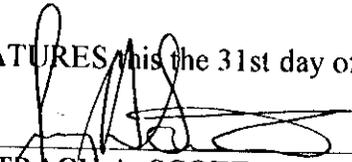
Lot 28, First Revision, Loma Vista Estates Planned Unit Development, located in Section 8 and 17, Township 3 South, Range 7 West, Desoto County, Mississippi, as shown on plat recorded in plat book 43, page 11 in the office of the Chancery Clerk of Desoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in Desoto County, Mississippi, rights of way and easements for public roads and public utilities, and restrictive covenants for said subdivision.

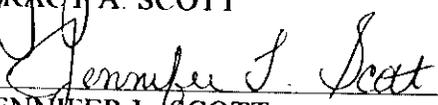
Possession to take place upon closing and taxes to be pro-rated.

STATE MS. - DESOTO CO.
AUG 6 4 26 PM '98
BK 337 PG 658
W.E. DAVIS CH. CLK.

WITNESS OUR SIGNATURES this the 31st day of July, 1998.



 TRACY A. SCOTT

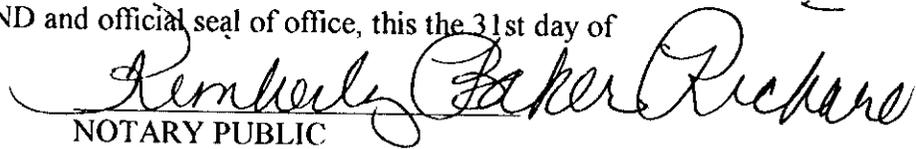


 JENNIFER L. SCOTT

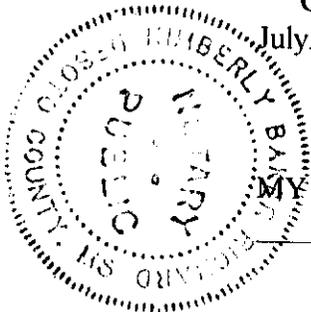
STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named TRACY A. SCOTT and JENNIFER L. SCOTT acknowledged that they signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as their free and voluntary act and deed.

GIVEN UNDER MY HAND and official seal of office, this the 31st day of July, 1998.



 NOTARY PUBLIC



MY COMMISSION EXPIRES: _____
(SEAL)

Notary Public State of Mississippi At Large
My Commission Expires: January 30, 2000
BONDED THRU HELEN MARCHETTI, INC.

GRANTOR: 4880 Sulton Rd., Hernando, Ms 38632
 (H) 429-1865 (W) (800) 766-5825 x 8354

GRANTEE: 6298 Peyton Rd. Coldwater, MS 38618
 (H) 233-4549 (W) 895-8300

Prepared by & return to: Les Shumake, P. O. Box 803, Olive Branch, MS 38654
(601) 895-5565