

David L. Kelly
GRANTOR

WARRANTY

TO

DEED

Wayne Clay, ET UX
GRANTEES

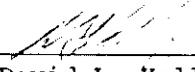
FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, David L. Kelly, do hereby sell, convey, and warrant unto Wayne Clay and wife, Sue Clay, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 12A, Shakoka Lake Subdivision situated in Section 29, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 1, Page 10A, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all applicable building restrictions and the restrictive covenants of record.

Taxes for the year 1998 are to be pro-rated, and possession is to be given with delivery of this Deed.

WITNESS our signature, this the 5th day of August, 1998.

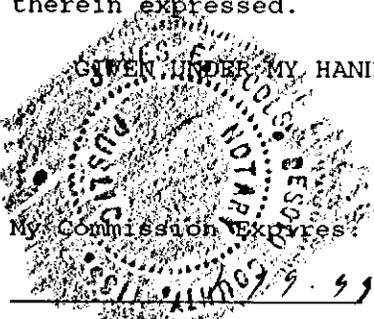


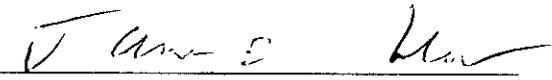
David L. Kelly

STATE OF Mississippi
COUNTY OF DeSoto

PERSONALLY appeared before me, the undersigned authority at law, in and for the State and County aforesaid, the within named David L. Kelly, who acknowledged that he signed and delivered the above and foregoing Deed on the day and year therein mentioned, as his free and voluntary act and deed, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 5th day of August, 1998.





Notary Public

GRANTOR'S ADDRESS:

PO Box 643
Olive Branch, MS 38654
Home Phone # 895 4236
Work Phone # 895 4236

GRANTEE'S ADDRESS:

7500 Shahkoka Cove
Olive Branch, MS 38654
Home Phone # 601 895 6479
Work Phone # 901 547 2330

Prepared by and return to:
Woods and Snyder, L.L.C.
P.O. Box 456
Olive Branch, MS 38654
(601) 895-2996

STATE MS. - DESOTO CO.

AUG 7 10 41 AM '98

BK 337 PG 681
W.E. DAVIS CH. CLK.