

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between JAMES CURTIS VICKERS and WANDA G. VICKERS, husband and wife, Grantors, and CHERYL E. MCELROY, an unmarried woman, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 2116, Section J, Southaven West Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Pages 2-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

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STATE MS. - DESOTO CO.

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BK 338 PG 162
W.E. DAVIS, CH. CLK.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 12th day of
August, 1998.

James Curtis Vickers
JAMES CURTIS VICKERS

Wanda G. Vickers
WANDA G. VICKERS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, JAMES CURTIS VICKERS and WANDA G. VICKERS, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 12th day of August, 1998.



Anda Kay Wheeler
NOTARY PUBLIC

My Commission Expires:

August 9, 1999

ADDRESS OF GRANTORS:
4970 POWELL CHAPEL ROAD
MIDDLETON, TENNESSEE 38052
Home: 901/376-1222
Work: *None*

ADDRESS OF GRANTEE:
1950 COLONIAL HILLS DRIVE
SOUTHAVEN, MISSISSIPPI 38671
Home: *393-3925*
Work: *348-4882*

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 998-513