

HARVARD VANCE HOPKINS, III and wife, PENELOPE KAY HOPKINS

TO:

WARRANTY DEED

DAVID CALDWELL and wife, MARY CALDWELL

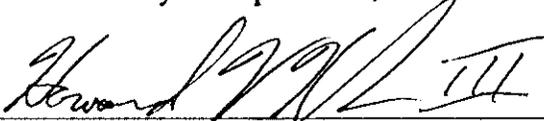
FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, We, HARVARD VANCE HOPKINS, III and wife, PENELOPE KAY HOPKINS, do hereby sell, convey and warrant unto, DAVID CALDWELL and wife, MARY CALDWELL, 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 79, First Revision, College Hill Subdivision (P.U.D.), situated in Section 18, Township 2 South, Range 6 West, DeSoto County, Mississippi as per Plat recorded in Plat Book 55, Pages 3-5, Chancery Clerk's Office, DeSoto County, Mississippi.

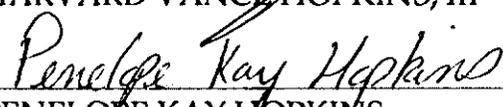
The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi and restrictive covenants and easements of record in College Hill Subdivision (P.U.D.).

It is agreed and understood that taxes for the year 1998 have been prorated as of the date of this instrument and shall be paid by the Grantees and possession is given upon delivery of this Deed.

WITNESS OUR SIGNATURES, this the 25th day of September, 1998.



 HARVARD VANCE HOPKINS, III



 PENELOPE KAY HOPKINS

STATE MS. - DESOTO CO.
 /C FILED
 Oct 7 11 15 AM '98

BK 341 PG 82
 W.F. DAVIS CH. CLK.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, on this 25th day of September, 1998, the within named, HARVARD VANCE HOPKINS, III and wife, PENELOPE KAY HOPKINS, who acknowledged that they executed the above and foregoing Warranty Deed.



[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: 7-19-99

Grantor's Address:
5592 Ross Rd
Memphis TN 38141
Home Phone # 901 367 1356
Work Phone # 901 421 6890

Grantee's Address:
177 REYNARD DR.
TUPELO, MISS. 38801
Home Phone # 601-566-1285
Work Phone # Same.

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