

Prepared by and return to:

Joseph M. Sparkman, Jr.
Attorney at Law
Post Office Box 266
Southaven, MS 38671-0266
601 349-6900

WARRANTY DEED

William Bruce Nicholson III and wife, Sandra Dianne Brown
GRANTORS

STATE MS.-DESOTO CO.

DEC 14 2 49 PM '98

to:

James C. McCoy and wife, Rita R. McCoy
GRANTEES

BK 344 PG 415
W.F. DAVIS CH. CLK.

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, William Bruce Nicholson III and wife, Sandra Dianne Brown do hereby sell, convey, and warrant unto James C. McCoy and wife, Rita R. McCoy, 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, being more particular described as follows, to wit:

Lot 94, Section "B", Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 40, Page 25.

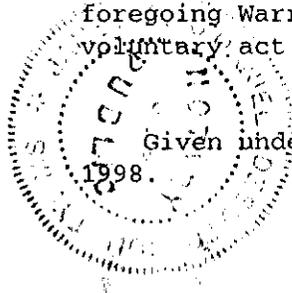
Taxes for the year 1998 are to be paid by Grantors and possession is to be given December 13, 1998 at 3:00 P.M..

WITNESS the signatures of the Grantors, this the 10th day of December 1998.

William Bruce Nicholson III
William Bruce Nicholson III
Sandra Dianne Brown
Sandra Dianne Brown

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named William Bruce Nicholson III and wife, Sandra Dianne Brown, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.



Given under my hand and official seal of office, this the 10th day of December, 1998.

Janet R. O'Daniel
Notary Public
Janet R. O'Daniel

My Commission Expires:

4/27/99

GRANTOR'S ADDRESS:

PO Box 133
Horn Lake MS 38637
Work Phone #: 601 349-2021
Home Phone #: 601 373-2409

GRANTEE'S ADDRESS:

7210 Dunbarton
Horn Lake, Mississippi 38637
Work Phone #: 601 795-9711
Home Phone #: 601 280-4949