

THIS INSTRUMENT PREPARED
 BY AND RETURN TO:
 SHARON K. ANDERSON, ATTORNEY
 46 TIMBER CREEK DRIVE
 CORDOVA, TENNESSEE 38018
 901-757-1600

STATE MS. - DESOTO CO.
 FILED

Dec 14 3 15 PM '98

BK 344 PG 420
 W.E. DAVIS CH. CLK.

WARRANTY DEED

THIS INDENTURE, made and entered into on this **October 28th, 1998** by and between

BENNY S. JUDKINS and SUZANNE JUDKINS, HUSBAND AND WIFE party of the first part, and

JOEL H. RICKMAN and RITA L. RICKMAN, HUSBAND AND WIFE party of the second part,

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of DESOTO, State of MISSISSIPPI:

LOT 471, SECTION D, LAKE FOREST SUBDIVISION, SECTION 25, TOWNSHIP 1, RANGE 9, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 38, PAGE 41, IN THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR HEREIN BY WARRANTY DEED OF RECORD AT BOOK 247, PAGE 492, IN THE DESOTO COUNTY REGISTER'S OFFICE.

THIS CONVEYANCE IS MADE SUBJECT TO SUBDIVISION RESTRICTIONS, BUILDING LINES AND EASEMENTS OF RECORD IN BOOK 247, PAGE 492, ALL IN THE DESOTO COUNTY REGISTER'S OFFICE.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for

1999 DESOTO COUNTY TAXES NOT YET DUE AND PAYABLE

and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) the day and year first above written.

Benny S. Judkins
 BENNY S. JUDKINS

Suzanne Judkins
 SUZANNE JUDKINS

STATE OF ~~MISSISSIPPI~~ TENNESSEE
COUNTY OF ~~DESOTO~~ SHELBY

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **BENNY S. JUDKINS and SUZANNE JUDKINS, HUSBAND AND WIFE** and , to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

Witness my hand and official seal at Memphis, Tennessee, this **28th** day of **October, 1998**.

[Handwritten Signature]

Notary Public

My Commission Expires:

03/30/99

Mississippi
STATE OF ~~TENNESSEE~~
COUNTY OF ~~DESOTO~~

Before me, the undersigned Notary Public in the State and County aforesaid, personally appeared , with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the _____ President of **BENNY S. JUDKINS**, the within named bargainor, and that he as such _____ President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such _____ President.

Witness my hand and official seal at Memphis, Tennessee, this **28th** day of **October, 1998**.

Notary Public

My Commission Expires:

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$ 92,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

[Handwritten Signature]

Affiant

Subscribed and sworn to before me this **28th** day of **October, 1998**.

[Handwritten Signature]

Notary Public

My Commission Expires:

03/30/99

[PROPERTY ADDRESS:] SEND TAX BILL TO:] PARCEL NO.:
[]	[]	[]
[JOEL H. RICKMAN] PINNACLE LENDING, LLC] 1097-2505.0-
[RITA L. RICKMAN] Attn: Tax Dept.] 00471.00
[6985 BLACK THORNE] 2399 CHISWOOD STREET	[]
[WALLS, MISSISSIPPI 38680] MEMPHIS, TENNESSEE 38134	[]

TITLE COMPANY: SECURITY

TG NUMBER: 141280

Grantee's name and address:
Joel H. Rickman and Rita L. Rickman
6985 Black Thorne
Walls, MS 38680
Home Phones: 601-393-4005
Work: N/A

Grantor's name and address:
Benny S. Judkins and Suzanne Judkins
5 Blue Ridge Drive
Searcy, AR 72143
Home: 501-305-4392
Work: 501-278-2604