

991752KM

## WARRANTY DEED

**THIS INDENTURE** made and entered into this 1st day of February, 1999 by and between **Bowden Building Corporation**, a corporation organized and existing under and by virtue of the laws of the State of Tennessee, party of the first part, and **Marcus W. Umfress, Jr. and Debra J. Umfress, husband and wife, joint tenants with full rights of survivorship**, 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 City of **Olive Branch**, County of **DESOTO**, State of **MS**:

**Lot 12, Section A, Fox Creek Subdivision, Section 30, Township 1, South, Range 5 West, as shown on plat of record in Book 56, Pages 28-29, in the Chancery Clerk's Office of DESOTO County, Mississippi, to which reference is hereby made for a more particular description of said property.**

**Parcel No. 1059-3005.0-00012.00**

**Being the same property conveyed to Grantor(s) herein as shown in Warranty Deed of record in Book 336, Page 288 in said Clerk's Office.**

**except for subdivision restrictions, building lines and easements of record as shown in Plat Book 56, Pages 28-29, and except for Easements of record as shown in Book 213, Pages 753, 756, 759, 762 and 765, Book 222, Pages 89, 93, 96, 100, 103 and 106, all in said Clerk's Office, and except for any 1999 DeSoto County taxes not yet due and payable.**

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

The said party of the first part does hereby covenant with the said parties of the second part that it is lawfully seized in fee of the aforesaid real estate; that it has good right to sell and convey the same; that the same is unencumbered, EXCEPT, as set forth above and that the title and quiet possession thereto it warrants and forever defends against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, 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 the day and year first above written.

**Bowden Building Corporation**

*Ryan E. Byrne*  
 Ryan E. Byrne Assistant Secretary

STATE MS.-DESOTO CO.  
 FILED  
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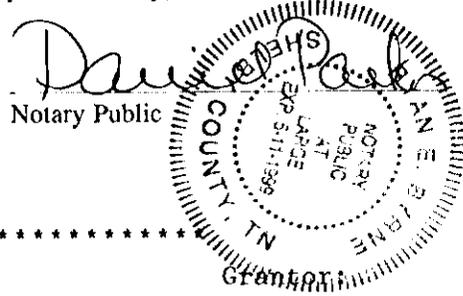
BK 347 PG 340  
 W.E. DAVIS CH. CLK.

**CORPORATE**

STATE OF Tennessee )  
COUNTY OF Shelby )

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared **Ryan E. Byrne** with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be **Assistant Secretary** (or other officer authorized to execute the instrument) of **Bowden Building Corporation**, the within named bargainor, a corporation, and that he as such **Assistant Secretary** executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as **Assistant Secretary**.

WITNESS my hand and Official Seal, at office this **1st** day of **February, 1999**.



My Commission Expires: \_\_\_\_\_

Property address: **7210 Fox Creek Drive**  
**Olive Branch, MS 38654**  
Owner's name and address: **Marcus W. Umfress, Jr. and Debra J. Umfress**  
**7210 Fox Creek Drive**  
**Olive Branch, MS 38654**  
Phone Number **(901) 758-6200**

**Bowden Building Corporation**  
**138 Timber Creek Drive**  
**Cordova, TN 38018**  
**X 901-758-6200**  
**X NA**

Mail tax bills to, (Person or Agency responsible for payment of taxes)  
**Community Mortgage Corporation** **(901) 758-6244**  
**142 Timber Creek Drive**  
**Cordova, TN 38018**

This instrument prepared by:  
**Southern Escrow Title Company**  
**7515 Corporate Centre Drive**  
**Germantown, TN 38138**  
**901-754-2080**  
File No: **991752KM**

Return to: **Southern Escrow Title Company**  
**7515 Corporate Centre Drive**  
**Germantown, TN 38138**  
**901-754-2080**

I, or we, hereby swear and affirm that, to the best of the affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **\$127,990.00** which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

*Marcus W. Umfress, Jr.*  
Affiant

Subscribed and sworn to before me this **1st** day of **February, 1999**.



My Commission Expires: \_\_\_\_\_

(FOR RECORDING DATA ONLY)