

Prepared by and return to:

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

STATE MS. - DESOTO CO.

WARRANTY DEED

APR 1 11 20 AM '99

BK 349 PG 729
W.E. DAVIS CH. CLK.

Sharon Doddroe and husband, John M. Doddroe
 GRANTORS

to:

James Kelly Culpepper and Brenda A. Terek, Unmarried
 Persons
 GRANTEES

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, Sharon Doddroe and husband, John M. Doddroe do hereby sell, convey, and warrant unto James Kelly Culpepper and Brenda A. Terek, Unmarried Persons, as joint tenants with full right 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:

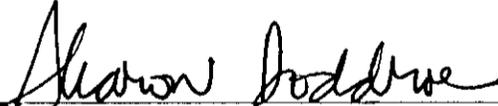
Lot 84, Section C, Estates of Hickory Forest Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 47, Pages 27-29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor's lawful spouse, John M. Doddroe, joins in this instrument to convey any and all right, title and interest which he may have in the subject property as a result of his marriage to Grantor.

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 47, Pages 27-29.

Taxes for the year 1999 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 31st day of March 1999.



 Sharon Doddroe

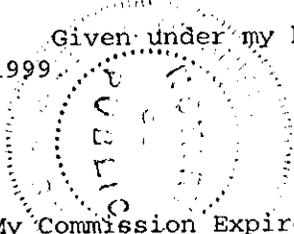


 John M. Doddroe

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 Sharon Doddroe and husband, John M. Doddroe, 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 31st day of March, 1999



My Commission Expires:

4/27/99

Janet R. O'Daniel

Notary Public

Janet R. O'Daniel

GRANTOR'S ADDRESS:

1528 STATE ROUTE 60
NEW COUNDRON, MS 38851
Work Phone #: 419-929-0206
Home Phone #: 419-929-0206

GRANTEE'S ADDRESS:

7463 Hickory Estates Drive
Walls, Mississippi 38680
Work Phone #: 901-795-3667
Home Phone #: 901-362-7765