

LARRY COLLINS, TRUSTEE FOR
THE MULLINS IRREVOCABLE CHILDRENS TRUST,

GRANTOR

TO

WARRANTY

DEED

Thomas J. Cusker, Jr. and wife, Jennifer F. Cusker,
GRANTEE(S)

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Larry Collins, Trustee for The Mullins Irrevocable Childrens Trust, does hereby sell, convey, and warrant to Thomas J. Cusker, Jr. and wife, Jennifer F. Cusker, 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 329, Phase IV, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 12 in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

The warranty in this deed is further subject to restrictive covenants, easements and setback lines of record in Plat Book 55, Page 12, in the Chancery Court Clerk's office of Desoto County, Mississippi.

Taxes for the year 1999 have been prorated, and possession is to be given with deed.

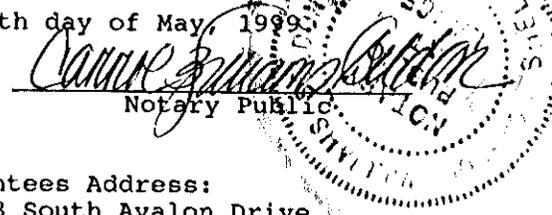
WITNESS the signature(s) of the duly authorized officer(s) of the Corporation this the 13th day of May, 1999.

LARRY COLLINS, TRUSTEE FOR THE
MULLINS IRREVOCABLE CHILDRENS
TRUST
BY: Larry Collins
Larry Collins, Trustee

STATE OF TENNESSEE:
COUNTY OF SHELBY:

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named, Larry Collins, who acknowledged that he is Trustee of The Mullins Irrevocable Childrens Trust, and that in said representative capacity, he executed the above and foregoing instrument, after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 13th day of May, 1999.



My commission expires:

MAY 2, 2000

Grantors Address:

6055 Primacy, Suite 115
Memphis, Tn 38119
Phone: Res.- n/a
Bus.- 901-684-1170

Grantees Address:

2548 South Avalon Drive
Horn Lake, MS 38637
Phone: Res.- 280-4867
Bus.- 452-2667

Prepared By:

Austin Law Firm, P.A.
230 Goodman
Suite 510
Southaven, Mississippi 38671
(601) 349-2234

STATE MS. - DESOTO CO.

MAY 17 9 25 AM '99

BK 352 PG 368
W.F. DAVIS, CLK.