

STATE MS - DESOTO CO.

WARRANTY DEED

May 19 3 14 PM '99

ROBERT L. SCHOTSCH AND WIFE, DANNA SCHOTSCH,
GRANTORS

BK 352 PG 507
W.F. O'NEILL CLK.

TO

JAMIE K. CHRESTMAN, A MARRIED PERSON
GRANTEE

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED TWENTY EIGHT THOUSAND AND 00/100 DOLLARS (\$228,000.00), cash in hand paid, the receipt of which is hereby acknowledged, ROBERT L. SCHOTSCH AND WIFE, DANNA SCHOTSCH, does hereby sell, convey and warrant unto JAMIE K. CHRESTMAN, A MARRIED PERSON, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

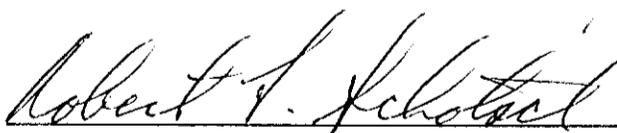
Lot 4, Goodman Oaks Subdivision, as shown on plat of record in Plat Book 31, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 35, Pages 24-28, in the Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

Being the same as conveyed property as conveyed to Robert L. Schotsch and wife, Danna Schotsch by Warranty Deed recorded in Book 303, Page 270, in the Clerk's Office of DeSoto County, Mississippi.

This conveyance is made subject to the 1999 taxes of which are not yet due and payable until January 1, 1999; and further made subject to any encroachments or matters which an accurate and current survey of said real property might disclose; and road/or utility easements and/or rights-of-ways lying in, on, over or across said real property; any zoning and/or subdivision and/or building regulations, restrictions, covenants and/or ordinances of DeSoto County, Mississippi and as are on file in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Possession is delivered with this deed and the 1999 county taxes shall be prorated by and between the Grantors and the Grantees herein as of the date of this deed.

WITNESS our signatures this the 14th day of May, 1999.


ROBERT L. SCHOTSCH


DANNA SCHOTSCH

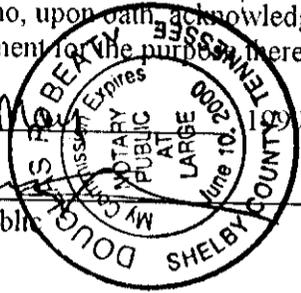
STATE OF TENNESSEE

COUNTY OF SHELBY

Before me, Douglas R. Beaty, a Notary Public of said County and State, personally appeared ROBERT L. SCHOTSCH AND WIFE, DANNA SCHOTSCH, whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged to be the persons within named and that they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office, this 14th day of May

Notary Public



My Commission Expires:

6-6-2000

GRANTORS ADDRESS:

ROBERT L. SCHOTSCH

DANNA SCHOTSCH

8094 Haversham Way, Memphis, TN 38119 #106

901 737 3053 - HOME

901 948 3405 - WORK

GRANTEES ADDRESS:

JAMIE K. CHRESTMAN

6305 AUTUMN OAKS DRIVE

OLIVE BRANCH, MS 38654

901 431 8460 - HOME

901 680-0590 - WORK

THIS INSTRUMENT PREPARED BY:

DOUGLAS R. BEATY, P.C.

92 TIMBER CREEK DRIVE, SUITE 101

CORDOVA, TN 38018

(901) 680-0888

(901) 680-9090 - FAX