

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between John G. Boytim and Cheryl A. Boytim, husband and wife, Grantors, and Billy J. Garner and Lynda E. Garner, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of Mississippi, and more particularly described as follows, to-wit:

Lot 131, Fairway Oaks Subdivision, in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 41, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

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STATE MS.-DESOTO CO.
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W.E. DAVIS CH. CLK.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 24th day of May, 1999.

John G. Boytim
John G. Boytim

Cheryl A. Boytim
Cheryl A. Boytim

STATE OF MISSISSIPPI
COUNTY OF DESOTO

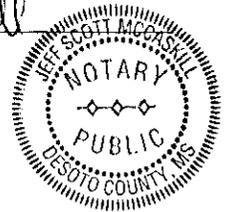
THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, John G. Boytim and Cheryl A. Boytim, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 24th day of May, 1999.

Jeff Scott McEckskill
NOTARY PUBLIC

(SEAL)

My Commission Expires: 8/22/2001



MY COMMISSION EXPIRES:
AUGUST 22, 2001

ADDRESS OF GRANTORS:

231 Sequoia Court
LATROBE, PA 15650
Home: 724 - 532 - 4492
Work: 941 - 350 - 9819

ADDRESS OF GRANTEES:

556 Fairway Oaks
Hernando, Mississippi 38632
Home: (601) 393 - 4944
Work: (901) 345 - 8480

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 899167/JSM