

MORGAN-NAYLOR COMPANY, LLC, GRANTOR

TO

WARRANTY DEED

CHARLES O. PETERS, ET UX, GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged MORGAN NAYLOR COMPANY, LLC does hereby sell, convey and warrant unto CHARLES O. PETERS and wife, TINA F. PETERS, 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, more particularly described as follows, to-wit:

Lot 105, First Revision, College Hills Subdivision (PUD), located in Section 18, Township 2 South, Range 6 West, as recorded in plat book 55, pages 3-5 in the office of the Chancery Clerk of Desoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in Desoto County, Mississippi, rights of way and easements for public roads and public utilities, and restrictive covenants for said subdivision.

Taxes to be pro-rated at closing and possession to take place upon closing.

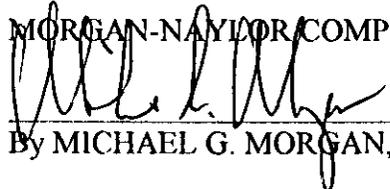
STATE MS. - DESOTO CO.
FILE

JUL 20 2 35 PM '99

BK 355 PG 799
W.E. DAVIDSON, CLK.

WITNESS MY SIGNATURE this the 16th day of July, 1999.

MORGAN-NAYLOR COMPANY, LLC

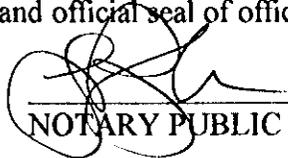
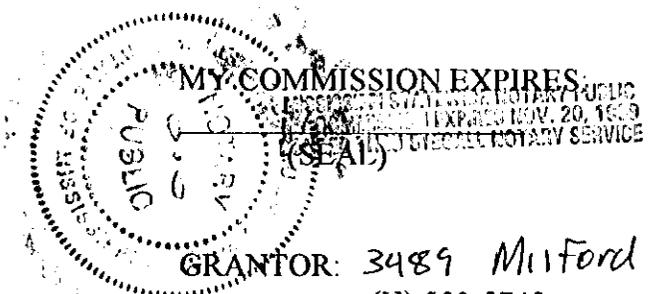


By MICHAEL G. MORGAN, Member

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named MICHAEL G. MORGAN as Member of MORGAN-NYALOR COMPANY, LLC who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as his free and voluntary act and deed on behalf of said company after first being duly authorized to do so.

GIVEN UNDER MY HAND and official seal of office, this the 16th day of July, 1999.


NOTARY PUBLIC

GRANTOR: 3489 Milford Cove. Collierville, TN 38017
(H) 550-5745 (W) Same

GRANTEES: 3621 Spring Lakes Boulevard, Olive Branch, MS 38654
(H) 890-4924 (W) 624-1618

Prepared by & return to: Les Shumake, P. O. Box 803, Olive Branch, MS 38654
(601) 895-5565