WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Reeves-Williams, Inc., A MS Corporation, Grantor, and Marvin R. Hubbard, an unmarried man, Grantee,

W I T N E S S E T H:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars ($10.00), cash in hand paid by the Grantee to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of MS, and more particularly described as follows, to-wit:

> Lot 254, Section "D", Ross Pointe Subdivision, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58 at Pages 46-47, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantee, his/her 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.

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

STATE MS.-DESOTO CO.
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IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 16th day of July, 1999.

Reeves-Williams, Inc.

Jerry L. Farley, Vice-President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named Jerry L. Farley, who acknowledged to me that he/she is the Vice-President of the corporation known as Reeves-Williams, Inc., A MS Corporation and that for and on behalf of said corporation and as its act and deed he/she signed and delivered the foregoing instrument of writing on the day and year therein mentioned, he/she having been first duly authorized to do so.

GIVEN under my hand and official seal on this the 16th day of July, 1999.

NOTARY PUBLIC

(S E A L)

My Commission Expires: August 9, 1999

ADDRESS OF GRANTOR:
8727 Northwest Drive
Southaven, Mississippi 38671
Home: N/A
Work: 662-393-4250

ADDRESS OF GRANTEE:
5628 Donald Drive
Southaven, MS 38671
Home:901-380-4470
Work:901-320-3200

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

FILE# 899564/JSM

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