

THIS INSTRUMENT PREPARED BY: DONALD RAY DOWNS, P. A., 509
WALDRON STREET, CORINTH, MISSISSIPPI 38834, 601/287/8088

WARRANTY DEED

FOR AND IN CONSIDERATION OF One Dollar (\$1.00) and other good and valuable consideration including the love and affection which the grantors have for the grantee herein, the sufficiency and receipt of all of which are hereby acknowledged and subject to the indebtedness hereinafter mentioned, We, GERALD D. KELDER, and wife, BEATRICE R. KELDER, 117 Hillwood Drive, Dickson, Tennessee 37055, 615/441/3381, hereby convey and warrant unto JAMES R. KELDER, 8265 ^{N/A}Windersgate Drive, Olive Branch, Mississippi 38654, 662/895/0165, an undivided 9% ^{N/A} interest in and to the following described property:

Situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 25, Section C, Germanwood Plantation, in Section 21, Township 1 South, Range 6 West, in the City of Olive Branch, DeSoto County, Mississippi, as shown by plat appearing of record in Plat Book 42, Pages 28-29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and restrictive covenants of record.

WITNESS our signatures on this the 21st day of January, 2000.


GERALD D. KELDER


BEATRICE R. KELDER

STATE MS.-DESOTO CO.
FILED

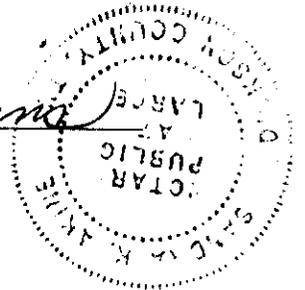
JAN 27 2 50 PM '00

BK 366 PG 474
W.E. DAVIS CH. CLK.

STATE OF ~~MISSISSIPPI~~ ^{Tennessee}
COUNTY OF ~~ALBORN~~ ^{Dekson}

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 21st day of January, 2000, within my jurisdiction, the within named GERALD D. KELDER and wife, BEATRICE R. KELDER, who acknowledged that they executed the above and foregoing instrument.

[Handwritten Signature]
NOTARY PUBLIC



My Commission Expires:

Aug. 23, 2003

INDEXING INSTRUCTIONS:

Index under Lot 25, Section C, Germanwood Plantation, in Section 21, Township 1 South, Range 6 West, DeSoto County, Mississippi.