

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Hubert D. White, Jr. and Mandy M. White, husband and wife, Grantors, and Brenda B. Young and David E. Young, 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 grant, bargain, sell, 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 12, Russwood Subdivision, in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 27, Pages 1-2, 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. *mc*
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W.E. CLARK, CLERK

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 15th day of February, 2000.

Hubert D. White, Jr.
Hubert D. White, Jr.

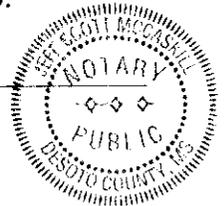
Mandy M. White
Mandy M. White

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Hubert D. White, Jr. and Mandy M. White, 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 15th day of February, 2000.

Jeff Scott McCaskill
NOTARY PUBLIC



(SEAL)

My Commission Expires: *8/22/2001*

MY COMMISSION EXPIRES
AUGUST 22, 2001

ADDRESS OF GRANTORS:
P.O. Box 404
HERNANDO, MS 38632
Home: *662-349-4335*
Work: *662-313-8069*

ADDRESS OF GRANTEES:
930 Russ Cove
Southaven, Mississippi
Home: N/A
Work: N/A

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

FILE# 800047/JSM