

STATE MS.-DESOTO CO.

FILED

DORA LOUISE HURLEY,
GRANTOR

Nov 10 4 19 PM '00 *me me*

TO

BK. 382 PG. 694
W.F. ... L.K.

WARRANTY DEED WITH LIFE ESTATE RESERVATION

CHARLES PHILLIP PAYNE,
GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, Dora Louise Hurley, a single person, do hereby sell, convey and warrant unto Charles Phillip Payne, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

LOT 86, SECTION B, ROSS POINTE P.U.D., IN SECTION 2, TOWNSHIP 2, SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT RECORDED IN PLAT BOOK 54 PAGES 8-9, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I DO HEREBY SPECIFICALLY RESERVE UNTO MYSELF, THE GRANTOR HEREIN A LIFE ESTATE INTEREST IN AND TO THE ABOVE DESCRIBED PROPERTY.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision, and health department regulations in effect in DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this the *10th* day of *November*, 2000.

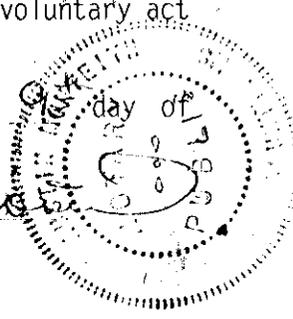
Dora Louise Hurley
DORA LOUISE HURLEY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named, Dora Louise Hurley, who acknowledged that she signed and delivered the above and foregoing Warranty Deed her as her free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the *10th* day of *November*, 2000.

M. Austin ...
NOTARY PUBLIC



My Commission Expires:

Notary Public State of Mississippi At Large
My Commission Expires: July 17, 2002
Bonded Thru Helden, Brooks & Garland, Inc.

Grantor's Address: 5384 Payton Drive West, Southaven, MS, 38671 Home phone: 662-280-7547 Work: N/A
Grantee's Address: 4760 Jonathon Nesbit, MS 38651 Home phone: 662-393-2473 Work: same

Prepared by: Austin Law Firm, P.A. 230 Goodman Road, Southaven, Ms. 38671 Phone 662-349-2234