

Prepared by and return to:

Joseph M. Sparkman, Jr.
Attorney at Law
Post Office Box 266
Southaven, MS 38671-0266
662-349-6900

WARRANTY DEED

Katherine J. Nabors as Conservator for Catherine B. Joyner
GRANTOR

to:

Joel M. Gallagher and wife, Tracy M. Gallagher
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Katherine J. Nabors as Conservator for Catherine B. Joyner does hereby sell, convey, and warrant unto Joel M. Gallagher and wife, Tracy M. Gallagher, 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, being more particular described as follows, to wit:

Lot 18, Swinnea Oaks Subdivision, in Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 47, Page 39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

By way of explanation, Katherine J. Nabors was appointed conservator of Catherine B. Joyner by order of the Probate Court of Shelby County, Tennessee under Docket # B-24129

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Pl Bk47, Pg39, Bk274, Pg720, Bk206, Pg583, Bk46, Pg 466, Bk100, Pg60, Bk221, Pg220, Bk270, Pg120, Bk283Pg493Bk274, Pg720, Bk288, Pg11.

Taxes for the year 2001 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signature of the Grantors, this the 3rd day of April, 2001.

Katherine J. Nabors, conservator for Catherine B. Joyner
Katherine J. Nabors

STATE MS. - DESOTO CO. FILED p2

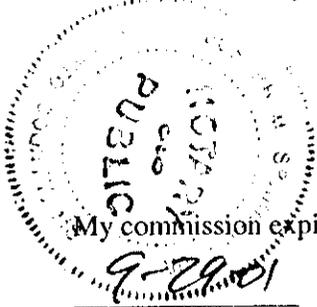
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BK 390 270
W. K.

ACKNOWLEDGMENT OF REPRESENTATIVE

State of Mississippi
County of DeSoto

3 Personally appeared before me, the undersigned authority in and for the said county and state, on this day of April, 2001, within my jurisdiction, the within named Katherine J. Nabors, who acknowledged that he/she is Conservator of Catherine B. Joyner and that in said representative capacity he/she executed the above and foregoing instrument, after first having been duly authorized so to do.




Notary Public

Grantor's Address
P.O. Box 30783
Memphis, TN 38783
Work # 901-715-7545
Home #901-794-1923

Grantee's Address
720 Carrington
Southaven, MS 38671
Work # 662-393-0046
Home # 662-280-3636