

# WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Reeves-Williams, LLC, Grantor, and Shannon D. Cummings and Lisa M. Cummings, 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 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 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 328, Section A, Tipton Pollard PUD, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 30, 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.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

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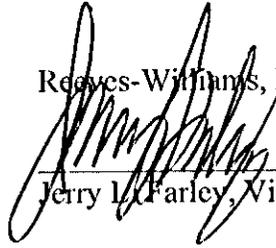
STATE MS. - DESOTO CO. *re*  
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AUG 27 4 03 PM '01

BK. 398 PG. 386  
W.E. ... CLK. I

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 23rd day of August, 2001.

Reeves-Williams, LLC

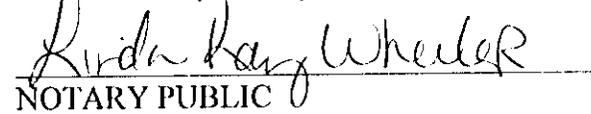


Jerry L. Farley, Vice President

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 limited liability company known as Reeves-Williams, LLC, and that for and on behalf of said limited liability company 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 23rd day of August, 2001.

  
NOTARY PUBLIC

(SEAL)

My Commission Expires:

August 9, 2003

ADDRESS OF GRANTOR:  
P.O. Box 167  
Southaven, Mississippi 38671  
Home: 393-4250  
Work: 393-4250

ADDRESS OF GRANTEEES:  
814 Grant Drive  
Southaven, Mississippi 38671  
Home: 601-338-5269  
Work: 662-349-1755

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

FILE# 801601/JSM