

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
 MARK B. MIESSE and ASSOCIATES, P.C.
 7500 CAPITAL DRIVE, SUITE 110
 GERMANTOWN, TENNESSEE 38138
 901-759-3900

THIS INDENTURE, made and entered into as of the 14th day of November, 2001
 by and between

JANIE M. STAFFORD AND HUSBAND CHRISTOPHER M. STAFFORD

herein referred to as Grantor, and

**PHILLIP B. HUGGINS AND WIFE, EMILY S. HUGGINS AS JOINT TENANTS WITH RIGHTS OF
 SURVIVORSHIP AND NOT AS TENANTS IN COMMON**

hereinafter referred to as Grantee.

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the said Grantee the following described real estate, situated and being in the County of **DESOTO**, Mississippi:

Lot 45, Dickens Place, Section B, Planned Unit Development-Oliver's Glen Subdivision, situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Page 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to the Grantor herein by deed of record in Book 377, Page 428, in said Chancery Clerk's Office.

Janie M. Stafford and Janie Michelle Carlock are one and the same person.

This conveyance is made subject to 2001 DeSoto County taxes and 2001 Southaven City taxes, not yet due and payable.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said Grantee, his/her heirs, successors and assigns in fee simple forever.

The Grantor does hereby covenant with the Grantee that the Grantor is lawfully seized in fee of the aforescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except as set out above.

and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the signature of the Grantor (or its agent duly authorized so to do) the day and year first above written and caused its corporate name to be signed hereto by and through its proper officers

STATE MS.-DESOTO CO.
 FILED

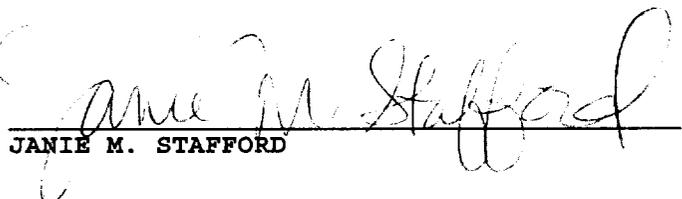
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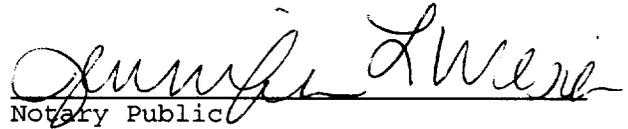

 JANIE M. STAFFORD


 CHRISTOPHER M. STAFFORD

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Janie M. Stafford and Christopher M. Stafford to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and Notarial Seal at office this 14th day of November, 2001.


Notary Public

My commission expires: _____

Return to:
Sparkman-Zummach, P.C.
7125 Getwell Road, Suite 201
Southaven, MS 38671

Name and Address of Buyer:
P. Bryan Huggins and Emily Huggins
4494 Glenleigh Circle
Southaven, MS 38671
(w)
(h)

Name and Address of Seller:
Janie and Christopher Stafford
784 Grant Drive
Southaven, MS 38671
(w) 662-
(h) n/a

