

Kenneth Collins and wife, Gloria Collins
GRANTORS

WARRANTY

TO

DEED

Jerome S. Mersenski
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 and sufficiency of all of which is hereby acknowledged, Kenneth Collins and wife, Gloria Collins, do hereby sell, convey, and warrant unto Jerome S. Mersenski the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 1818, Section E, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 12, Page 22-25, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 2002 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

STATE MS - DESOTO CO.

WITNESS OUR SIGNATURES, this the 3rd day of January, 2002.

JAN 9 1 59 PM '02

Kenneth Collins
Kenneth Collins

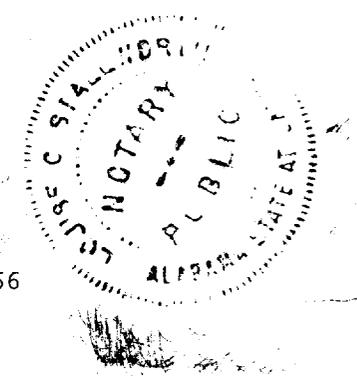
Gloria A. Collins
Gloria Collins

BK 408 PG 219
W.E. DAVIS CH. CLK.

STATE OF ~~MISSISSIPPI~~ ALABAMA
COUNTY OF ~~DESOTO~~ Baldwin

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this 3rd day of January, 2002, within my jurisdiction, the within named Kenneth Collins and wife, Gloria Collins, who acknowledged that they executed the above foregoing instrument.

Loraine C. Skillworth
Notary Public



My Commission Expires:
June 21, 2003 *esped*

GRANTOR'S ADDRESS:
12821 County Road 9 #12
Foley, AL 36535-8321
Work Phone #: N/A
Home Phone #: N/A

GRANTEE'S ADDRESS:
5085 Cohay Drive
Horn Lake, MS 38637
Work Phone #: N/A
Home Phone #: 662-393-3966

THIS INSTRUMENT PREPARED BY:
Eric Sappenfield
6858 Swinnea Road
#5 Rutland Place
Southaven, Mississippi 38671
662/349-3436

FILE NUMBER: 9236