

JOHN E. DANIELS and FAYE G. DANIELS,
GRANTORS

TO

DEED OF GIFT
Life Estate Only

REBECCA ANN DANIELS SOWELL, GRANTEE

FOR AND IN CONSIDERATION of the love and affection We have for the Grantee,
WE, JOHN E. DANIELS and FAYE G. DANIELS, give, convey, and warrant unto
REBECCA ANN DANIELS SOWELL for life, reserving the remainder interest in ourselves
as joint tenants with full rights of survivorship, the land in DeSoto County, Mississippi,
described as follows, to-wit:

Lot 102, Section B, Hernando Estates Subdivision, situated in Section 7,
Township 3 South, Range 7 West, in DeSoto County, Mississippi, as shown on
the plat of record in Plat Book 6, Page 9, in the Office of the Chancery Clerk
Office of DeSoto County, Mississippi, to which plat reference is made for a
more particular description.

Taxes for the year 2002, when due in January, 2003, will be paid by the Grantee.

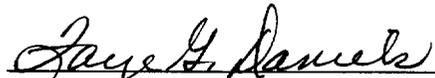
WITNESS our signatures this the 15th day of March, 2002.


JOHN E. DANIELS

STATE MS - DESOTO CO. y
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BK 413 PG 171
W.F. DAVIS CH. CLK.


FAYE G. DANIELS
GRANTORS

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 JOHN E. DANIELS and FAYE G. DANIELS who acknowledged signing and delivering the above and foregoing Deed of Gift on the day and date therein mentioned as a free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the 1st day of March, 2002



Joseph David Reynolds
Notary Public

GRANTOR'S ADDRESS:

3775 Hwy 51 S. Hernando, MS 38632
Home No. 662-429-5120 Work No. 662-429-5191

GRANTEE'S ADDRESS:

68 Sweetbriar, Hernando, Mississippi 38632
Home No. 662-429-7462 Work No. N/A

Prepared by:
Walker, Brown & Brown, P. A.
P. O. Box 276
Hernando, MS 38632
(662) 429-5277
(901) 521-9292

jn sowell daniels deed of gift 28 feb