

TERRY S. RICKETTS AND)
WIFE, TRACY L. RICKETTS,)
GRANTOR(S))

TO)

WARRANTY DEED

JANIE FREEMAN GARDNER, A)
MARRIED WOMAN)
GRANTEE(S))

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all which is hereby acknowledged, **TERRY S. RICKETTS AND WIFE, TRACY L. RICKETTS, GRANTOR(S)**, do hereby sell, convey and warrant unto **JANIE FREEMAN GARDNER, A MARRIED WOMAN**; the land lying and being situated in DeSoto County, Mississippi, described as follows, to wit:

Lot 18, SOUTH MANOR ESTATES SUBDIVISION, in Section 2, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 31, Pages 37-38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to right-of-way and easements of record of public roads and public utilities, subdivision and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, which are of record in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes for the year 2002 are to be pro-rated and possession is to be given with delivery of this Deed.

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



TERRY S. RICKETTS



TRACY L. RICKETTS

STATE MS.-DESOTO CO.
FILED

MAY 22 1 20 PM '02

BK 419 PG 344
W.F. DAVIS CH. CLK.

STATE OF NEVADA
 COUNTY OF DOUGLAS

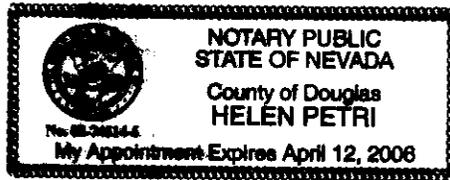
Before me, the undersigned Notary Public in the State and County aforesaid, personally appeared TERRY S. RICKETTS AND TRACY L. RICKETTS., with whom I am personally (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and seal, this 15th day of May, 2002.



 NOTARY PUBLIC

My Commission Expires:



Grantor's Mailing Address:
 1093 Wisteria
 Minden, NV 89423
 Telephone (work)# 901-709-2659
 (home)# Same

Grantee's Mailing Address:
 5820 South Manor Cove
 Olive Branch, MS 38654
 Telephone (work)# 901-448-1863
 (home)# 662-393-7421

THIS INSTRUMENT PREPARED BY AND RETURN TO:
 Fidelity Title and Escrow, Inc.
 1709 Kirby Parkway
 Memphis, TN 38120
 (901) 755-5400