

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Derenda H. Horn, an unmarried woman, Grantor, and Gardner E. Miller and Joy M. Miller, 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 16, Section A, Woodshire Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Pages 33-34, 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.

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STATE MS - DESOTO CO.
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W.E. DAVIS CH. CLK.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 24th day of May, 2002.

Derenda H. Horn
Derenda H. Horn

STATE OF MISSISSIPPI
COUNTY OF DESOTO

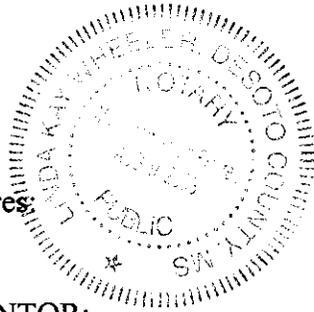
THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Derenda H. Horn, an unmarried woman, who acknowledged that he/she signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 24th day of May, 2002.

Linda Kay Wheeler
NOTARY PUBLIC

(SEAL)

My Commission Expires:



ADDRESS OF GRANTOR:

3520 Dorchester
Horn Lake, Ms. 38637
Home: 662-393-9361
Work: 662-895-4949

ADDRESS OF GRANTEES:

7560 Woodshire Drive
Horn Lake, Mississippi 38637
Home: 662-781-2688
Work: 901-342-5934

PREPARED BY AND RETURN TO:

HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 802277/JSM