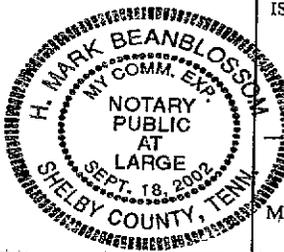


<b>WARRANTY DEED</b>  	STATE OF TENNESSEE COUNTY OF Shelby THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS \$ <u>215,000.00</u>
	Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE <u>16th</u> DAY OF <u>September</u> , 2002 Notary Public MY COMMISSION EXPIRES: <u>9-18-02</u> (AFFIX SEAL)

**THIS INSTRUMENT WAS PREPARED BY**  
 H. Mark Beanblossom, Attorney, 1713 Kirby Parkway, Suite 100, Memphis, Tennessee 38120 Phone No. (901)758-0500

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Debrah Garner (NAME)	Countrywide Home Loans, Inc. (NAME)	1076-2404.0-00002.00
8590 Pleasant Hill Road (ADDRESS)	4500 Park Granada (ADDRESS)	
Olive Branch, MS 38654 (CITY) (STATE) (ZIP)	Calabasas, CA 91302-1613 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Jane V. Chavis, Trustee of The Jane V. Chavis Revocable Living Trust dated January 27, 1998

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Debrah Garner  
 HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Desoto COUNTY, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS, TO-WIT:

Lot 2, First Revision, Quail Hollow Subdivision, in Section 24, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 24, Pages 22-23, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to Grantor by Quit Claim Deed of record at Book 426, Page 6, in the Chancery Clerk's Office of DeSoto County, Mississippi.

This conveyance is made subject to subdivision restrictions, building lines and easements of record in Plat Book 24, Pages 22-23, in the Chancery Clerk's Office of DeSoto County, Mississippi also subject to 2002 City of Olive Branch and Desoto County Taxes which are not yet due and payable.

Jane E. Chavis, beneficiary, conveys any and all of her right, title and interest, but makes no warranties of title whatsoever.

STATE MS. - DESOTO CO.  
FILED

Grantor's Address: Debrah Garner 142 Rosslyn Drive Memphis, TN 38111  
 Phone Number (home): 323-0185 (work) 901-565-7749  
 Grantee's Address: 8590 Pleasant Hill Rd. Olive Branch, MS  
 Phone Number (home): na (work) na

SEP 20 1 15 PM '02  
 BK 428 PG 638  
 W.E. DAVIS CH. CLK.

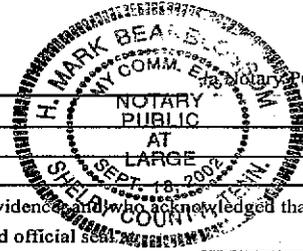
Property Address: 8590 Pleasant Hill Road, Olive Branch, MS 38654

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever 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 my hand(s) this 16th day of September, 2002  
 Jane V. Chavis, Trustee of the Jane V. Chavis Revocable Living Trust dated January 27, 1998  
 BY: Jane V. Chavis, Trustee  
 Jane V. Chavis, Trustee  
Jane V. Chavis  
 Jane V. Chavis, Beneficiary

STATE OF TENNESSEE  
COUNTY OF Shelby

Personally appeared before me, H. Mark Beanblossom  
said County and State, the within named Jane V. Chavis



the bargainer(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that  
executed the within instrument for the purposes therein contained. Witness my hand and official seal.

Memphis, Tennessee, this 16th day of September, 2002  
Commission Expires 9-18-02

*[Signature]*  
Notary Public

STATE OF TENNESSEE  
COUNTY OF Shelby

Before me, the undersigned a Notary Public within and for the  
State and County aforesaid, personally appeared Jane V. Chavis

and with whom I am personally acquainted and who  
upon his, her, their (s) acknowledged herself to be the Trustee

and respectively of the Jane V. Chavis, Trustee of The Jane V. Chavis Revocable Living

the within named bargainer, and corporation, and that he, she, they as such Trustee

and being authorized so to do, execute the foregoing instrument for the

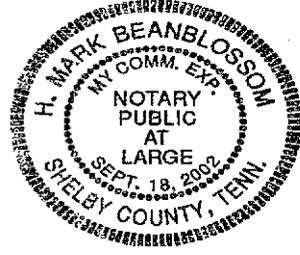
purposes therein contained by signing the name of the Trustee, by the said Jane V. Chavis

as such Trustee, and attesting the same by the said Trustee

Witness my hand and official seal at office at Memphis, Tennessee on this the 16th  
day of September 2002

My Commission Expires 9-18-02

*[Signature]*  
Notary Public



\* Trust dated January 27, 1998