

STATE OF
COUNTY OF

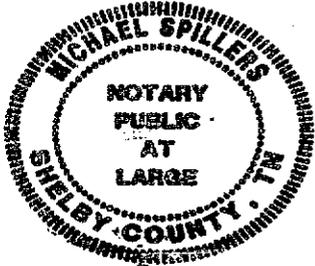
The actual consideration or value, whichever is greater, for this transfer is \$132,000.00.

Subscribed and sworn to before me, this 30th day of OCTOBER, 2002.

My Commission Expires: _____

[Signature]
Affiant

[Signature]
Notary Public



STATE MS. - DESOTO CO. *[initials]*

My Commission Expires 4-12-2003

WARRANTY DEED

May 26 12 52 PM '02

THIS INSTRUMENT WAS PREPARED BY
FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.
8001 CENTERVIEW PARKWAY
SUITE 221
CORDOVA TN 38018
901-737-1006

BK 432 PG 793
W.F. DAVIS CH. CLK.

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
NAME: GLENN T. MILLER & ANDREA H. MILLER	NAME: HOMECOMINGS FINANCIAL NETWORK
STREET ADDRESS :9290 LAKESIDE DRIVE	STREET ADDRESS :6525 MORRISON BLVD, STE. 333
CITY: OLIVE BRANCH STATE: MS	CITY: CHARLOTTE STATE: NC
ZIP CODE: 38654 MAP & PARCEL NO. 1065-2207-38	ZIP CODE: 28211

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, JAMES MCDONALD MILLER AND WIFE, NORMA J. MILLER HEREINAFTER CALLED GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO GLENN T. MILLER AND WIFE, ANDREA H. MILLER, HEREINAFTER CALLED GRANTEE, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DESOTO COUNTY, STATE OF MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 38, PHASE 2, SECTION B, PLANTATION LAKES, THE PLANTATION, SITUATED IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 45, PAGE 28, 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.

BEING THE SAME PROPERTY CONVEYED TO AND WIFE, FROM REEVES-WILLIAMS, INC., HEREBY BY DEED DATED MAY 12, 1995, AND RECORDED MAY 19, 1995, IN BOOK 285, PAGE 584 CHANCERY CLERKS OFFICE FOR DeSoto COUNTY, MISSISSIPPI

THIS IS IMPROVED PROPERTY KNOWN AS 9290 LAKESIDE DRIVE, OLIVE BRANCH, MS 38654.

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEEES 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, EXCEPT TO SUBJECT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RELATING TO THE PLANTATION, PHASE 2, PLANTATION LAKES SUBDIVISION, SECTION B, AS RECORDED IN BOOK 268, PAGE 374; AND AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS RELATING TO THE PLANTATION, PHASE 2, PLANTATION LAKES SUBDIVISION, SECTION B AS RECORDED IN BOOK 269, PAGE 415; AND SECOND AMENDMENT TO DECLARATION OF COVENANTS & RESTRICTIONS RELATING TO THE PLANTATION, PHASE 2, PLANTATION LAKES SUBDIVISION, SECTION B, AS RECORDED IN BOOK 282, PAGE 315, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. 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 GRANTEEES, 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.

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WITNESS MY HANDS THIS 30 DAY OF OCTOBER, 2002.

James McDonald Miller Norma J. Miller
 JAMES MCDONALD MILLER NORMA J. MILLER

STATE OF
 COUNTY OF

On this 30 day of OCTOBER, 2002, before me personally appeared NORMA J. MILLER AND JAMES MCDONALD MILLER to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.

My Commission Expires:
 Commission Expires
09/30/2006

Kathleen Joan Suffick
 Notary Public

WARRANTY DEED

GRANTEE:

GLENN T. MILLER
 ANDREA H. MILLER
 9290 LAKESIDE DRIVE
 OLIVE BRANCH, MS 38654
 901-351-5010 -HOME
 901-363-7641 - WORK

GRANTOR:

JAMES MCDONALD MILLER
 NORMA J. MILLER
 458 TRAIL HEAD ROAD
 MONUMENT, CO 80132
 719-488-0283 -HOME
 N/A - WORK

RETURN TO:
 First National Financial
 Title Services, Inc.
 8001 Centerview Parkway, Ste. 221
 Cordova, TN 38018