

PREPARED BY AND RETURN TO:
Jeffrey F. McEvoy, Attny
290 Walnut Bend, Suite 6
Cordova, TN 38018

BK 0435 PG 0494

STATE MS. - DESOTO CO. (R)
FILED

Prepared by: Austin Law Firm, P.A.
6928 Cobblestone Drive, Suite 100
Southaven, Mississippi 38672
(662)890-7575

JAN 8 8 05 AM '03

MARK W. BROWN AND WIFE,
KAREN S. BROWN,
GRANTOR

BK 435 PG 494
W.E. DAVIS CH. CLK.

S01-1354.DEE

TO

WARRANTY DEED

Stephen F. Frati and wife,
Veronica Frati
GRANTEES

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 of which is hereby acknowledged, MARK W. BROWN AND WIFE, KAREN S. BROWN, does hereby sell, convey and warrant unto Stephen F. Frati and wife, Veronica Frati as tenants by the entirety with full right of survivorship, and not as tenants in common the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 17, Thousand Oaks Subdivision, containing 1.65 acres in part of Section 17, Township 3 South, Range 7 West, being further described as follows, to-wit:

Beginning at the northeast corner of Section 17, Township 3 South, Range 7 West; thence south 5 degrees 31 minutes East 160.0 feet along the east line of said section to the point of beginning of the following lot; thence South 84 degrees 48 minutes west 240.0 feet along the south line of Lot 16 to the northeast corner of Lot 1; thence South 5 degrees 37 minutes East 319.0 feet to the southeast corner of Lot 1; thence north 74 degrees 10 minutes East 242.64 feet along the north right of way line of an existing road to the point in the east line of said section; thence north 5 degrees 31 minutes West 278.38 feet to the point of beginning. Being situated in the Northeast 1/4 Section.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision, and health department regulations in effect in DeSoto County, Mississippi.

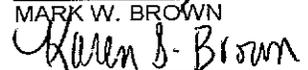
By way of explanation Patricia A. Brown is deceased and the date of death is 4/25/99.

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

The effective date of this Warranty Deed is December 30, 2002.

Karen S. Brown joins in the execution of this Warranty Deed for the sole and only purpose of conveying any and all homestead rights she may now have or hereafter acquire in the above described property.

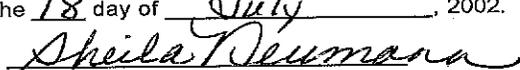
WITNESS MY SIGNATURE, this the 18th day of July, 2002.


MARK W. BROWN

KAREN S. BROWN

STATE OF Utah
COUNTY OF Salt Lake

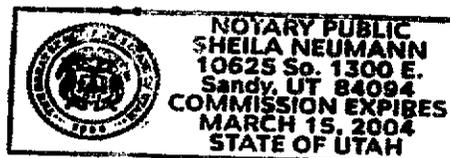
This day personally appeared before me, the undersigned authority in and for said County and State, the within named, MARK W. BROWN AND WIFE, KAREN S. BROWN, who acknowledged that THEY signed and delivered the above and foregoing Warranty Deed as THEIR free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 18 day of July, 2002.


NOTARY PUBLIC

My Commission Expires:

3-15-04



Prepared by: Austin Law Firm, P.A.
6928 Cobblestone Drive, Suite 100
Southaven, Mississippi 38672
(662)890-7575

Grantors Address:
10125 Crosstown Circle, Suite 380
Eden Prairie, MN 55344
Phone: Bus. 662-890-7575
Res. n/a

Grantees Address:
2065 Jaybird Road
Hernando, MS 38632
Phone: Bus. 901-756-8899
Res. 901-756-8899