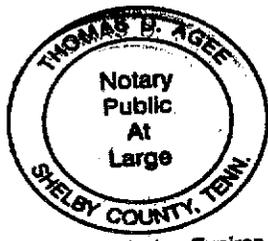


<p>WARRANTY DEED</p> 	<p>STATE OF TENNESSEE COUNTY OF SHELBY</p> <p>THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS \$157,500.00</p> <p style="text-align: right;"><i>Nancy Turner</i> Affiant</p> <p>SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27TH DAY OF JUNE, 2003.</p> <p style="text-align: right;"><i>[Signature]</i> Notary Public</p> <p>MY COMMISSION EXPIRES: _____ (AFFIX SEAL)</p>
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THIS INSTRUMENT WAS PREPARED BY
Mid America Title Agency, Inc., 993 Cordova Station Avenue, Cordova, TN 38018 (901)755-9674

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Nancy Turner	Delta Trust Mortgage Corporation	2062-0902.0-00036
(NAME)	(NAME)	
8638 Bell Ridge Drive	895 Willow Tree Circle	
(ADDRESS)	(ADDRESS)	
Olive Branch, MS 38654	Cordova, TN 38018	
(CITY) (STATE) (ZIP)	(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, Charles D. Richardson and wife, Pamela D. Richardson, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Nancy Turner, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DESOTO COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Lot 36, Bell Ridge Subdivision, Section A, in Section 9, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 52, Pages 1-4, 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 Charles D. Richardson and wife, Pamela D. Richardson, from Todd W. Turcotte and wife, Christine S. Turcotte, by deed dated 10/25/01, recorded 10/29/01, in Book 402, Page 155, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Subject to 2003 Property Taxes, which are not yet due and payable. Subdivision restrictions, building lines, and easements, of record in Plat Book 52, Pages 1-4 and Subdivision Restrictions of record in Book 297, Page 682, all in the Chancery Clerk's Office of DeSoto County, Mississippi.

unimproved
This is improved property, known as 8638 Bell Ridge Drive, Olive Branch, MS 38654
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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.

STATE MS.-DESOTO CO.
FILED *me me*
Jul 11 2 49 PM '03
BK 448 PG 133
W.E. DAVIS CH. CLK.

CF
20031091

6/27

Witness my/our hand(s) this 27th day of June, 2003.

BK 0448 PGO 134

Charles D. Richardson
Charles D. Richardson

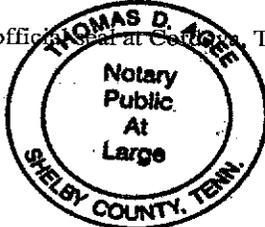
Pamela D. Richardson
Pamela D. Richardson

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of June, 2003, before me, personally appeared Charles D. Richardson and Pamela D. Richardson to me known (or proved on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be his/her/their free act and deed.

Witness my hand and official seal at Cordova, Tennessee this 27th day of June, 2003.

Commission expires:



Thomas D. Agee
Thomas D. Agee Notary Public

GRANTORS ADDRESS:

1235 Thunderbird Drive

Hernando, MS 38632

HM: (662) 895-0711 WK: (662) 895-0711

Prepared by: jm

GRANTEES ADDRESS:

8638 Bell Ridge Drive

Olive Branch, MS 38654

HM: (901) 537-3897 WK: (901) 537-3897

MID-AMERICA TITLE AGENCY, INC.
893 CORDOVA STATION AVENUE
CORDOVA, TN 38018-2198

Return to: