

BK0463PG0173

FILE #03-359  
PREPARED BY & RETURN TO:  
MCFALL LAW FIRM  
7105 SWINNEA RD SUITE 1  
SOUTHAVEN, MS 38671  
(662) 349-7780

STATE MS.-DESOTO CO. CLK.

CHARLES MARK RATAY,  
GRANTOR

JAN 20 2 13 PM '04

WARRANTY

TO

463 PG 173  
CH. CLK.

DEED

WILLIAM A. HAM AND WIFE,  
FAY S. HAM  
GRANTEES

FOR AND IN CONSIDERATION of Ten Dollars (\$10.00), cash in hand paid, and for other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, **CHARLES MARK RATAY**, does hereby sell, convey, and warrant unto **WILLIAM A. HAM AND WIFE, FAY S. HAM**, as **tenants by the entirety with full rights of survivorship and not as tenants in common**, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 25, Carriage Hills Estates Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 28, Pages 18-19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to right of ways of easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and to the covenants, limitations and restrictions set forth within the recorded plat of said subdivisions well as any amendments thereto.

Taxes for the year 2004 have been pro-rated.

WITNESS OUR SIGNATURE, this the 19 day of January, 2004.

*Charles Mark Ratay*  
\_\_\_\_\_  
CHARLES MARK RATAY

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named **CHARLES MARK RATAY** who acknowledged that he signed and delivered the above and foregoing Deed on the day and year therein mentioned, as his free act and deed, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, THIS THE 19 day of January, 2004.

*Linda Kay Wheeler*  
\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires



GRANTOR'S ADDRESS

5160 TCHULAHOMA RD.  
SOUTHAVEN, MS 38671

GRANTEE'S ADDRESS

2101 ME Keller Hills Ave.  
Memphis, TN 38116

662-536-3740 662-349-2255  
HM PHONE WK PHONE

(901) 346-1550 901-706-8663  
HM PHONE WK PHONE