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CHANCERY CLERK.

WARRANTY DEED

This Deed of Conveyance is this day made by the undersigned JOE FRANK LAUDERDALE and SAM S. LAUDERDALE, hereinafter referred to as the GRANTORS, and CHRIS WARD and wife, BEVERLY WARD, hereinafter referred to as the GRANTEES, WITNESSETH THAT:

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid by the GRANTEES to the GRANTORS, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the GRANTORS, JOE FRANK LAUDERDALE and SAM S. LAUDERDALE, the GRANTORS do hereby and by these presents sell, convey, and warrant unto CHRIS WARD and wife, BEVERLY WARD, the GRANTEES, as tenants by the entirety with full rights of survivorship and not as tenants in common, the hereinafter described real property located in the City of Hernando, DeSoto County, Mississippi, and being described as follows, to-wit:

Lot 9, Section "F", Mt. Pleasant Heights Subdivision as located in Section 18, Township 3, Range 7, City of Hernando, DeSoto County, Mississippi, as found on plat of said subdivision at Plat Book 82, Page 4, in the Office of the Chancery Clerk, DeSoto County, Mississippi, and to which plat reference is hereby made for a more definite description of said lot.

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in the City of Hernando, DeSoto County, Mississippi; and to any prior reservation or conveyance of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; and to the restrictive covenants,

building restrictions, and easements of record including but not limited to those found with the recorded plat of said subdivision at Plat Book 82 Page 4 and which incorporates by reference those as found Plat Book 75 Pages 12-13 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes and assessments against said property for the year 2004 shall be prorated as of the date of this deed and taxes and assessments for the year 2005 shall be the responsibility of the GRANTEES and or their successor's in interest, and all subsequent years are hereby excepted from the foregoing covenant of warranty.

The Grantor's herein warrant that the property being conveyed is no part or parcel of their respective homesteads.

Possession shall be given upon delivery of this deed.

WITNESS the signature of the GRANTORS on this the 23rd of January 2004.



JOE FRANK LAUDERDALE



SAM S. LAUDERDALE

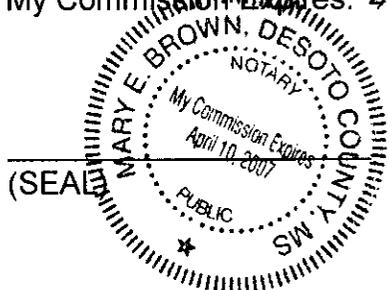
STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 23rd day of January 2004, within my jurisdiction, the within named JOE FRANK LAUDERDALE and SAM S. LAUDERDALE, who acknowledged that they executed the above and foregoing instrument.

Mary E. Brown

NOTARY PUBLIC

My Commission Expires: 4-10-2007



GRANTORS' ADDRESS:
11 West Commerce Street
Hernando, MS 38632
RES. TEL.: n/a
BUS. TEL.: 662-429-5213

GRANTEES' ADDRESS:
123 Lively Street
Senatobia, MS 38668
RES. TEL.: n/a
BUS. TEL.: n/a

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Prepared by:
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