

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between WALTER CARDONA, a married person, Grantor, and GILBERTO PALACIOS and INGRID SMITH PALACIOS, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 261, Section "D", Revised, Ross Pointe PUD Subdivision, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 68 at Pages 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

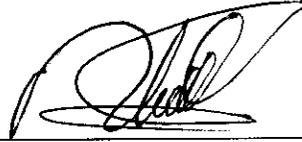
TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

§§ STATE MS. - DESOTO CO.
FILED
JUN 11 12 38 PM '04
BK 474 PG 308
E. DAVIS CH. CLK.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 9th day of June, 2004.

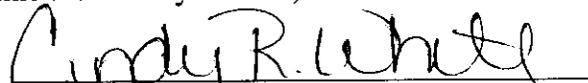
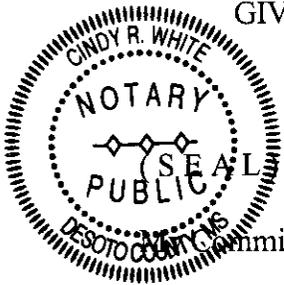


WALTER CARDONA

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, WALTER CARDONA,, who acknowledged that he signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 9th day of June, 2004.


NOTARY PUBLIC

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Aug 23, 2007
REGISTERED WITH NOTARY PUBLIC UNDER NO. 12345

Commission Expires:

ADDRESS OF GRANTOR:
4859 Tucker Ridge
Walls, MS 38680
Home: 901-210-0577
Work: 901-210-0577

ADDRESS OF GRANTEEES:
5576 DONALD DRIVE
SOUTHAVEN, MISSISSIPPI 38671
Home: 662-429-1180
Work: 662-429-5261

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(662) 349-0664

FILE# 804122/WAB