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Prepared by and Return to:
Brian L. Davis - Attorney at Law
919 Ferncliff Cove, Suite 1
Southaven, MS 38671
(662) 393-8542
04-270

Billy Todd Homes, Inc.
GRANTOR,

TO: CORPORATE WARRANTY DEED

Mark W. Findley and wife Julie A. Findley
GRANTEES,

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged Billy Todd Homes, Inc., the undersigned Grantor does hereby sell, convey, and warrant unto the above Grantees, Mark W. Findley and wife Julie A. Findley, as joint tenants with full right of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

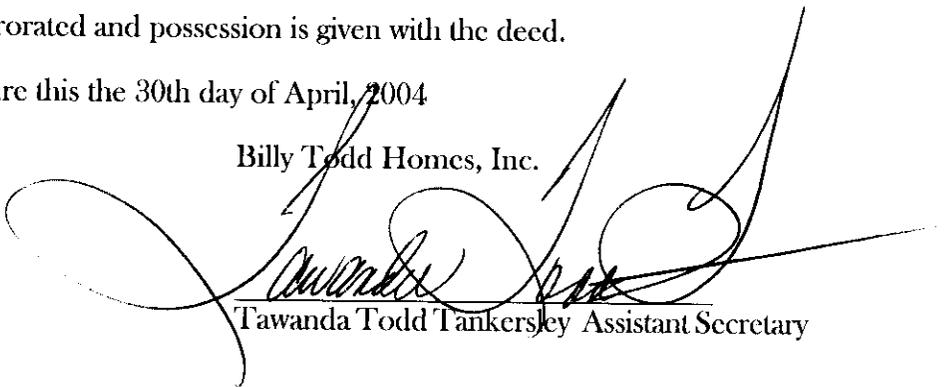
Lot 10, Section B, Scruggs Creek Subdivision, located in Section 28, Township 3 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 82, Page 45 in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes have been prorated and possession is given with the deed.

Witness my signature this the 30th day of April, 2004

Billy Todd Homes, Inc.

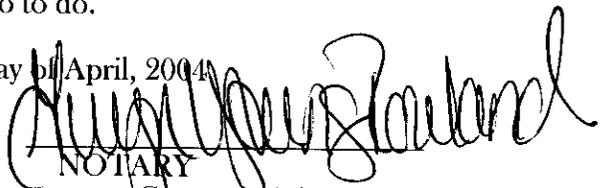


Tawanda Todd Tankersley Assistant Secretary

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Tawanda Todd Tankersley who acknowledged that she is Assistant Secretary of Billy Todd Homes, Inc., and that for and on behalf of the said corporation, and as its act and deed, she signed and delivered the above and foregoing instrument on the day and year therein mention and for the purposes therein expressed, after having been duly authorized by said corporation so to do.

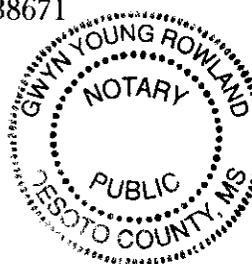
Given under my hand and seal this 30th day of April, 2004



NOTARY

Grantor's Address:
PO Box 906
Southaven, MS 38671
(B)662-393-8633

Grantee's Address
3465 Melanie Lane
Henando, MS 38632
(H)901-624-0288
(W)901-544-6755



Notary Public State of Mississippi
At Large
My Commission Expires
June 26, 2005
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC