

# WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Stacy N. Pruitt, a single person, Grantor, and Julie A. Cook, a single person, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee 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 Grantee, 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 356, Section F, BRAYBOURNE SUBDIVISION, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Book 77, Page 19, in the office of the Chancery Clerk of DeSoto County, Mississippi

TO HAVE AND TO HOLD unto the Grantee, his/her 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.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

**RETURN TO:  
HOME-LAND TITLE  
953 NORTH STREET  
JACKSON, MISSISSIPPI 39202**

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 29th day of July, 2004.

Stacy N. Pruitt  
Stacy N. Pruitt

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Stacy N. Pruitt, who acknowledged that she 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 29th day of July, 2004.

Orveda R Buckingham  
NOTARY PUBLIC

(SEAL)

My Commission Expires



ADDRESS OF GRANTOR:

4363 Redwood  
Olive Branch, MS 38654  
Home: 662-895-0586  
Work: 901-495-4300

ADDRESS OF GRANTEE:

13166 Sandbourne  
Olive Branch, MS 38654  
Home: NA  
Work: NA

PREPARED BY ~~AND RETURN TO:~~

HOLCOMB DUNBAR, P.A.  
P. O. BOX 190  
SOUTHAVEN, MS 38671-0190  
(662) 349-0664

FILE# 804332/FRB

***First American Title Insurance Company*****SELLER'S/OWNER'S AFFIDAVIT AND INDEMNITY**

State of MS County of DESOTO

Issuing Office File No. 804332

I, we, **Stacy N. Pruitt** being first duly sworn, on oath depose and state that I, we, own the following described property:

**Lot 356, Section F, BRAYBOURNE SUBDIVISION, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Book 77, Page 19, in the office of the Chancery Clerk of DeSoto County, Mississippi**

I/We have owned the property now being sold or mortgaged by me continuously for **2.7** years, and my enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed to my knowledge, nor do I know of any facts by reason of which the title to, or possession of said property might be disputed or by reason of which any claim to any of said property might be asserted adversely to me, and more particularly:

1. No party other than the Seller(s)/Owner(s) is in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise.
2. The Seller(s)/Owner(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises.
3. The Seller(s)/Owner(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor has/have the undersigned encroached upon any property adjoining land owners.
4. The Seller(s)/Owner(s) has/have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights of passage to others over the premises above described.
5. The Seller(s)/Owner(s), at present, and for a period of    days past has/have caused no construction, erection, alteration or repairs of any structures or improvements on the premises above cited to be done, nor has/have contracted for any material to be delivered to the premises for which charges therefore remain unpaid.
6. The Seller(s)/Owner(s) has/have no knowledge of any highways, abandoned roads, lanes, cemetery or family burial (grounds, springs, streams, rivers, ponds, or lakes bordering or running through said premises.
7. The undersigned has no knowledge of any due taxes or special assessments.
8. The undersigned has not allowed and knows of no violation of any covenants, restrictions, agreements, conditions or zoning ordinances affecting the premises.
9. That there are no pending suits, proceedings, judgments, bankruptcies, liens or executions against said owner, either in the aforesaid county or any other county in the aforesaid state.

This affidavit is given to induce FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, to issue its title insurance policy or policies without exception to claims of materialmen's and laborers' liens, survey matters, special assessments and rights of parties in possession, and as an inducement therefor, said affiant agrees to indemnify and hold FIRST AMERICAN TITLE INSURANCE COMPANY harmless of and from any and all loss, cost, damage and expense of every kind, including Attorney's fees, which said FIRST AMERICAN TITLE INSURANCE COMPANY shall or may suffer or incur or become liable for under its said policy or policies now to be issued, or any reissue, renewal or extension thereof, directly or indirectly, as a result of any misrepresentation herewith.

Dated this 29<sup>th</sup> day of July, 20 04

Ormeda R. Pouchingham  
Notary Public

Stacy N. Pruitt  
Stacy N. Pruitt



STATE MS.-DESOTO CO. 45  
21115 55

AUG 23 10 22 AM '04

BK 480 PG 271  
DAVIS CH. CLK.