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BANKPLUS

GRANTOR

TO:

SPECIAL WARRANTY DEED

ROGER A. PALMER and PHILIP T. LACHAUSSEE

GRANTEES

FOR AND IN CONSIDERATION of the sum of TEN and NO/100 DOLLARS (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **BANKPLUS**, a Mississippi banking corporation, by and through its duly authorized official, does hereby grant, bargain, sell, convey and warrant specially to **ROGER A. PALMER and PHILIP T. LACHAUSSEE**, the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 175, Section C, Fairfield Meadows Subdivision situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 77, Page 1, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all easements for public roads and public utilities of record and restrictive covenants Fairfield Meadows Subdivision.

It is agreed and understood that taxes for the year 2004 have been prorated as of the date of this instrument and shall be paid by the Grantees when and as due. Possession is given upon delivery of this Deed.

WITNESS THE SIGNATURE of the duly authorized official of Grantor, this the 28th day of October, 2004.

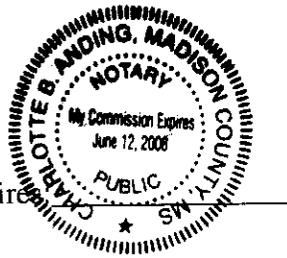
BANKPLUS,
a Mississippi banking corporation

By: Joseph C. Creely
Joseph C. Creely
Executive Vice-President

STATE OF MISSISSIPPI

COUNTY OF Madison

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, this the 28th day of October, 2004, the within named JOSEPH C. CREELY, in his official capacity as EXECUTIVE VICE-PRESIDENT of BANKPLUS, a Mississippi banking corporation, who acknowledged to me that he executed the above and foregoing instrument of writing on the day and year therein mentioned after having been duly authorized so to do.



Charlotte B. Anding
Notary Public

My Commission expires _____

ADDRESS OF GRANTOR:
2020 Strawberry Hill Drive
Madison, MS 39130
Phone #601-605-7587

ADDRESS OF GRANTEE:
8770 Robertson Lane
Olive Branch, MS 38654
Home Phone #662-895-6435
Work Phone #662-893-2303

Prepared by and return to:
James E. Woods
Watkins Ludlam Winter & Stennis, P.A.
P. O. Box 1456
Olive Branch, MS 83654
662-895-2996

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