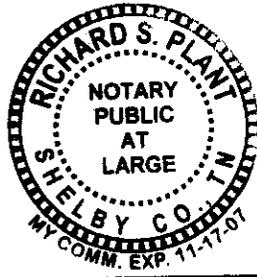


WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DeSoto Shelby
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS
GREATER, FOR THIS TRANSFER IS \$197,000.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
5th Day of November, 2004

Notary Public
MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Accurate Title & Escrow, Inc. Linda Boyd, 8245 Cordova Road Ste 100 A Cordova, TN 38018 901 669-0077

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jane Ellen Reaves and Jason Reaves	Jane Ellen Reaves and Jason Reaves	
(NAME) 4486 Victoria Drive	(NAME) 4486 Victoria Drive	
(ADDRESS) Nesbit, MS 38651	(ADDRESS) Nesbit, MS 38651	2076 2301.0 00041.00
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Ronnie Cook, single, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto Jane Ellen Reaves and Jason Reaves, wife and husband hereinafter called the GRANTEE(S), their heirs and assigns, a certain tract or parcel of land in DeSoto County, State of Mississippi, described as follows, to-wit:

Lot 41, Section A, Revised, Lakewood Estates Subdivision, in Section 23, Township 2 South, Range 7 West as per plat thereof of record in Plat Book 11, pages 1-3 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Property Address: 4486 Victoria Drive Nesbit, MS 38651

Being the same property conveyed to Jay Hatcher and wife, Kathy Hatcher, as joint tenants with right of survivorship, by Special Warranty Deed from Jack Kemp, Secretary of Housing and Urban Development, of Washington, D.C., dated 9/17/92, filed in Book 250, page 39, said Register's Office.

Also being the same property conveyed to John C. Morris, III by Substitution of Trustee from U.S. Bank National Association, fka First Bank National Association Trustee, Acting solely in its capacity as Trustee for EQCC Home Equity Loan Trust 1998-4, dated 2/25/03, filed in Book 1666, page 0571, said Register's Office.

Also being the same property conveyed to U.S. Bank National Association, fka First Bank National Association Trustee, Acting solely in its capacity as Trustee for EQCC Home Equity Loan Trust 1998-4, by Substitute Trustee's Deed from John C. Morris, III, Substitute Trustee, dated 4/25/03, filed in Book 445, page 311, re-recorded in Book 452, page 356, said Register's Office.

Also being the same property conveyed to Ronnie Cook by Special Warranty Deed from U.S. Bank National Association, fka First Bank National Association Trustee, Acting solely in its capacity as Trustee for EQCC Home Equity Loan Trust 1998-4, dated 11/11/03, filed in Book 0460, page 0383, said Register's Office.

This conveyance is made subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated.

This is unimproved ()
improved (X) property, known as 4486 Victoria Drive Nesbit MS 38651
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 5th Day of November, 2004.

Grantor
Ronnie Cook
901-555-2223
662-425-8432
4400 Nail Rd
Olive Branch, 38654

Grantee(s)
Jane Ellen Reaves
901-472-6736
866-476-8723

Jason Reaves
901-472-6736
901-472-6736

11/22/04 1:28:05
BK 487 PG 181
DE SOTO COUNTY, MS
W. E. DAVIS, CH. CLERK

Ronnie Cook
Ronnie Cook

STATE OF TENNESSEE)

ss

COUNTY OF ~~Desoto~~)
SHELBY

Before me, the undersigned Notary Public, personally appeared Ronnie Cook, who are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 5th Day of November, 2004.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

