

JOE CROSS, ET AL,
GRANTOR(S)

TO

WARRANTY DEED

HAROLD RIKARD, ET AL,
GRANTEE(S)

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, the undersigned Grantor, **JOE CROSS and SUE CROSS, husband and wife**, do hereby sell, convey and warrant unto **HAROLD RIKARD, an unmarried person and ROXANNE LITTLETON, an unmarried person, as joint tenants 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 691, Section D, Twin Lakes Subdivision, in Section 6, Township 2, Range 8, as shown by plat of record in Plat Book 10, Pages 32-33, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Said lands are subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

The Grantors herein further warrant that subject property constitutes no part of his homestead and is not subject to the homestead interests of anyone at the time of conveyance.

Possession is given upon the delivery of this deed; taxes for the year 2005 shall be prorated among the parties.

FNF

WITNESS OUR SIGNATURE(S) this the 31st day of March, 2005.

Joe Cross
JOE CROSS

Sue Cross
SUE CROSS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

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

Given under my hand and official seal this 31st day of March, 2005.

[Signature]
NOTARY PUBLIC



ADDRESS OF GRANTORS:

5701 Ingleside
HORN LAKE, ms. 38637
Home: 662-342-6271
Work: 662-357-2376

ADDRESS OF GRANTEES:

5073 Caroline Dr.
Horn Lake, MS 38637
Home: 662 781 4107
Work: none

PREPARED BY AND RETURN TO:
FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.
BRYAN PATRICK GRIFFIN, ATTORNEY
6880 COBBLESTONE BLVD., SUITE 2
SOUTHAVEN, MS 38672
(662) 892-6536

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