

WARRANTY DEED

THIS INDENTURE, made and entered into this 31st day of March, 2005 by and between Horace M. Ayers and Pamela Ayers, husband and wife, parties of the first part, and Nancy O. Garcia, unmarried, party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain and sell, convey and confirm unto the said party of the second part, the following described real estate, situated and being in the, County of DeSoto, State of Mississippi:

Lot 358, Section A, Tipton-Pollard PUD, located in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 67, Pages 30-31, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

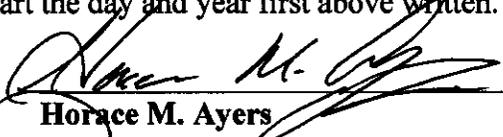
Being the same property conveyed to Horace M. Ayers and wife, Pamela Ayers in Special Warranty Deed of record in Book 464, Page 474 in the Chancery Clerk's Office of DeSoto County, Mississippi.

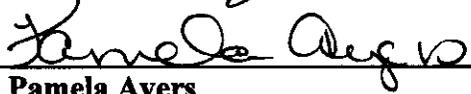
TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto or in any wise unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that he/she/they lawfully seized in fee of the aforescribed real estate; that he/she/they has good right to sell and convey the same; that the same is unencumbered except for subdivision restrictions, building lines and easements of record in Plat Book 67, Page 30-31 and 2005 City of Southaven and 2005 county of DeSoto taxes, not yet due and payable and that the title and quiet possession thereto he/she/they will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context thereof.

WITNESS the signature of the party of the first part the day and year first above written.



Horace M. Ayers


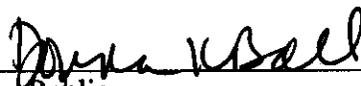
Pamela Ayers

STATE OF Mississippi
COUNTY OF Benton

On this 31st day of March, 2005, before me, the undersigned, a Notary Public within and for said state and county, duly commissioned and qualified, personally appeared Horace M. Ayers and Pamela Ayers, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

WITNESS my hand and Notarial Seal at office this 31st day of March, 2005.





Notary Public

Grantees Name, Address, Phone No.
Nancy O. Garcia
5372 Bradley Lane
Southaven, MS 38671
Home Phone: 662-429-7290
Work Phone: 901-528-4293

Grantors Name, Address, Phone No.
Horace M. Ayers and Pamela Ayers
577 Stocum Trails
Hernando, MS. 38632
Home Phone 662-449-5297
Work Phone: 901-921-6885

THIS INSTRUMENT PREPARED BY AND RETURN TO:

**Lincoln Hodges, Attorney
7075 Golden Oaks Loop West, #14
Southaven, MS 38671
662-536-1444**