

Prepared by and Return to:
Realty Title and Escrow
6397 Goodman Rd, Suite 112
Olive Branch, MS 38654
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File No. 05080545

12/07/05 8:32:58
BK 516 PG 53
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WARRANTY DEED

Neilson M. Pharr and Christy D. Pharr - Grantor(s)

Christopher C. Cochran and Christina Y. Cochran - Grantee(s)

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, Neilson M. Pharr and Christy D. Pharr do hereby sell, convey and warrant unto Christopher C. Cochran and Christina Y. Cochran, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 117, Section B, Edgewater Subdivision, situated in Section 20, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 70, Page 45-46 in the Chancery Clerk's Office of DeSoto County, Mississippi.

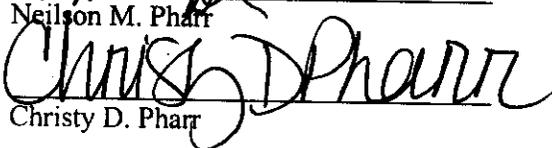
Christy D. Pharr hereby states that she is one and the same person as Christy D. Dunlap as shown on warranty deed of record in Book 419, Page 202 in the Chancery Clerks Office of Desoto County Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and the restrictive covenants of record.

IT IS AGREED and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, then the parties hereto agree to pay on the basis of an actual proration.

WITNESS our signature this 29th day of November, 2005.



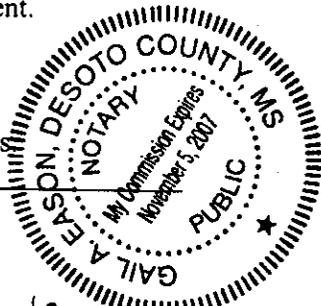
Neilson M. Pharr


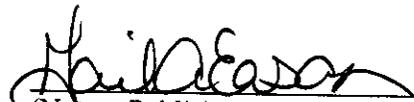
Christy D. Pharr

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 29th day of November, 2005, within my jurisdiction, the within named Neilson M. Pharr and Christy D. Pharr, who acknowledged that they executed the above and foregoing instrument.

My commission expires _____





(Notary Public)

Grantors' Address:
3480 Susie Circle
Nesbit, MS 38651
H - 901-489-5695
W - (662)-895-8300

Grantees' Address:
3292 Big Ben Circle South
Hernando, MS 38632
H - N/A
W - N/A