

Prepared by ~~and return to:~~

Joseph M. Sparkman, Jr.  
Attorney at Law  
Post Office Box 266  
Southaven, MS 38671-0266  
662-349-6900

**WARRANTY DEED**

*Return to:*

**Realty Title**  
**7700 Poplar Avenue Suite 200**  
**Germantown, TN 38138**  
**901-259-3282**

*05030140*

B & G Home Builders, Inc.  
GRANTORS

to:

James R. Fennema and wife, Kym M. Fennema  
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 of which is hereby acknowledged, B & G Home Builders, Inc. do hereby sell, convey, and warrant unto James R. Fennema and wife, Kym M. Fennema, 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, being more particular described as follows, to wit:

Lot 21, First Revision, Stonebridge Subdivision, in Section 22, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 86, Page 40, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Taxes for the year 2006 are to be paid by Grantee and possession is to be given with deed.

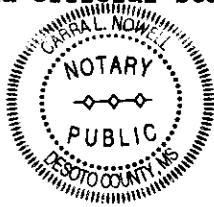
WITNESS the signatures of the Grantors, this the 27th day of January, 2006.

B & G Home Builders, Inc.  
By: [Signature]  
Greg K. Stephens, President  
Attest: [Signature]  
Billy J. Allen, Vice President

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid mentioned, the within named Greg K. Stephens, who acknowledged that he is President of B & G Home Builders, Inc., a corporation, and that for and on behalf of the said corporation, and as its act and deed he executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein named.

Given under my hand and official seal of office, this the 27th day of January, 2006.



[Signature: Cerna L. Nowell]  
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES:  
July 30, 2007

GRANTOR'S ADDRESS:  
3201 Woodland Trace E  
Southaven, MS 38671  
Work Phone #: 785-479-7632  
Home Phone #: 901-235-2400

GRANTEE'S ADDRESS:  
3257 Bridgemoore Drive  
Nesbit, MS 38651  
Work Phone #: 662-349-6900  
Home Phone #: 901-461-6689  
662-349-9100