

WARRANTY DEED

FOR AND IN CONSIDERATION of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency all of which is hereby acknowledged, WE, DOLPHIS L. OWENS and wife, PAULINE OWENS, 8575 Cedar Circle East, Southaven, Ms 38673, 901-466-9216 or 901-466-9802, do hereby sell, convey and warrant unto, TAMMY J. MONTGOMERY, 8591 Cedar Circle East, Southaven MS 38671, 662-393-0105, the following described property situated in Desoto County, Mississippi, to-wit:

Lot 55, Section A of Carriage Hills Subdivision, in Section 23, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 3, Pages 13 and 14, in the office of the Chancery Clerk of Desoto County, Mississippi.

The Grantor's reserve a life estate in the above described property.

WITNESS OUR SIGNATURES, this the 10th day of September, 2005.

Dolphus L. Owens
DOLPHIS L. OWENS

Pauline Owens
PAULINE OWENS

Tammy Montgomery

STATE OF MISSISSIPPI

COUNTY OF Desoto

Personally appeared before me, the undersigned authority in and for the aforesaid County and State, the within named DOLPHIS L. OWENS and wife PAULINE OWENS, who acknowledged that they signed and delivered the foregoing Warranty Deed on the date therein mentioned.

Given under my hand and official seal, this the 6th day of September, 2005.

Jimmy G. Grist
NOTARY PUBLIC



My Commission Expires: **PREPARED BY: W. A. GRIST, MSB # 5040**
Attorney at Law
P. O. Box 118
Pontotoc, Mississippi 38863
662-489-3442

INDEX: Lot No. 55 of the Carriage Hills Subdivision, in Section 23, Township 1 South, Range 8 West.