

This Instrument Prepared By:  
Real Estate Loan Services of TN, Inc.  
5727 Summer Trees Drive, Suite 5  
Memphis, TN 38134  
901-388-3768

6/22/07 9:27:45  
BK 561 PG 662  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

## WARRANTY DEED

THIS INDENTURE, made and entered into this 31<sup>st</sup> day of **May, 2007**, by and between, **Gary D. White and wife, Constance J. White**, (herein "Grantor"), and **Christie Gardner**, \_\_\_\_\_, (herein "Grantee").

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto Grantee the following described real estate, situated and being in the **City of Olive Branch, County of DeSoto, State of Mississippi**.

**Lot 187, Phase 3, Alexanders Ridge Subdivision, situated in Section 27, Township 1S, Range 6W, as shown on plat of record in Plat Book 81, Page 34, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.**

**This being the same property conveyed to Gary D. White and wife, Constance J. White, from Oakmont Homes, Inc., a Tennessee Corporation, by deed dated April 4, 2003, recorded April 9, 2003, in Instrument Number 441-406.**

**Parcel No.: 1068270600018700**

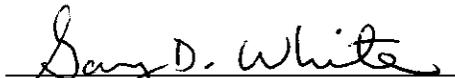
**Property Also Known As: 7813 Meadow Ridge Lane, Olive Branch, Mississippi**

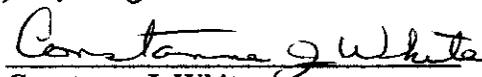
**TO HAVE AND TO HOLD** the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in anywise appertaining unto Grantee, his heirs, successors and assigns in fee simple forever.

Grantor does hereby covenant with Grantee that he is lawfully seized in fee of the aforesaid real estate; that he has a good right to sell and convey the same, and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons, that the same is unencumbered, except for 2007 City of Olive Branch and DeSoto County real property taxes, not yet due and payable; Subdivision restrictions, building lines and easements of record in Plat Book 81, Page 34; Declaration of Covenants and Conditions in 442-469 (a re-recording of 439-465) and easements in 405-181 and 410-704; also zoning, and health department ordinances in effect for Desoto County, Mississippi and the City of Olive Branch, Mississippi, all of record in said Chancery Clerk's Office.

The words Grantor and Grantee as used herein shall mean "Grantors" and "Grantees", 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 hereof.

WITNESS the signature Grantor the day and year first above written.

  
\_\_\_\_\_  
Gary D. White

  
\_\_\_\_\_  
Constance J. White

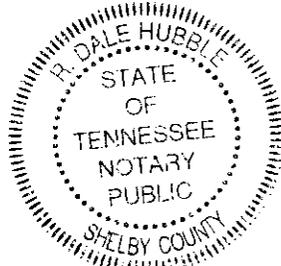
STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, **Gary D. White and wife, Constance J. White**, to me known to be the persons 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 31<sup>st</sup> day of May, 2007.

*R. Dale Hubble*  
Notary Public

My commission expires: 5-27-09



Grantee:

Christie Gardner  
7813 Meadow Ridge Lane  
Olive Branch, MS 38654  
Work Phone Number: 662-453-0625  
Home Phone Number 662-859-1601

Grantor:

Gary D. White and wife,  
Constance J. White  
153 Riverview Dr.  
Saline, Mi 48176

Phone Number: 662-420-0430  
Work Phone Number: N/A  
Retired

Mail Tax Notices to:

*Christie Gardner  
7813 Meadow Ridge Lane  
Olive Branch, MS 38654*

After Recording Return to:

Preferred Title and Escrow, LL  
2715 Kirby Rd., Suite 11  
Memphis, TN 38119