

Prepared by and Return to:
Realty Title and Escrow
2396 East Parkway
Hernando, MS 38632
(662)429-2680
File No. 07100059

WARRANTY DEED

Robert T. Duncan and Joann B. Duncan - Grantor(s)
John Duda and Rebekah Duda - Grantee(s)

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, Robert T. Duncan and wife, Joann B. Duncan do hereby sell, convey and warrant unto John Duda and wife, Rebekah Duda, 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 16, Part A, Red Oaks Subdivision, located in Section 10, Township 2 S, Range 8 W, as shown on plat of record in Plat Book 12, Page 51-53 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

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 20th day of June, 2007.

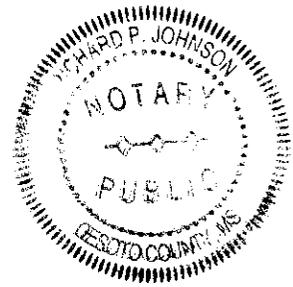
Robert T. Duncan
Robert T. Duncan

Joann B. Duncan
Joann B. Duncan

STATE OF MISSISSIPPI
COUNTY OF DeSOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 20th day of June, 2007, within my jurisdiction, the within named Robert T. Duncan and Joann B. Duncan, who acknowledged that he/she/they executed the above and foregoing instrument.

[Signature]
(Notary Public)



My commission expires:
8.17.09

Grantors' Address:
1719 W. Oak Grove Rd.
Hernando MS 38632
H- 662-449-0024
W- 901-831-7151

Grantees' Address:
4170 Red Oaks Drive
Horw Lake, MS, 38637
H- 760-207-7880
W- 662-393-8060