

Prepared By and Return To:
Lender's Title & Escrow, LLC
John W. Haynes, IV, General Counsel
5699 Getwell Road
Building H, Suite 5
Southaven, Mississippi 38672
Phone: 662-536-3155
File Number: 20070350

9/04/07 2:17:59 SS
BK 567 PG 634 SS
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WARRANTY DEED

CHRISTOPHER W. PENNINGTON ET UX

GRANTORS

TO

DOUGLAS W. PENNINGTON ET UX

GRANTEES

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00) cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, **CHRISTOPHER W. PENNINGTON AND WIFE, SUZANNE C. PENNINGTON**, does hereby sell, convey and warrant unto **DOUGLAS W. PENNINGTON AND WIFE, DEBORAH C. DOUGLAS**, 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 70, Section A, Belle Pointe Subdivision, situated in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 64, Pages 2-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

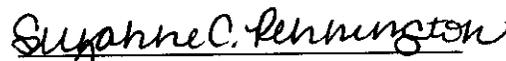
The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all applicable building restrictions and restrictive covenants of record; Further subject to Restrictive Covenants of record in Book 341, Page 416 and 462, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes for the current year have been pro-rated.

Possession is to be given with delivery of Deed.

WITNESS our/my signature(s) this 27th, day of August, 2007.


Christopher W. Pennington

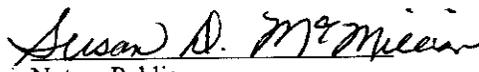

Suzanne C. Pennington

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, a Notary Public of said County and State, the within named bargainer Christopher W. Pennington and wife, Suzanne C. Pennington, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained as his/her/their free act and deed.

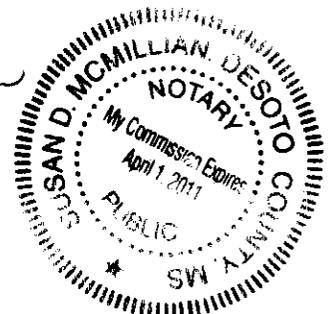
WITNESS my hand and Notary Seal at office the day and year above written.

My Commission Expires: 4-1-11


Susan D. McMillian
Notary Public

GRANTORS ADDRESS:
8543 Bethel Rd.
Olive Branch MS 38654
H) 662-893-4469
B) 901-848-6547

GRANTEES ADDRESS:
5757 New Pointe Dr.
Southaven MS 38672
H) 901-378-2897
B) 901-520-959



Lender
or