

TIMOTHY SHAWN PHILLIPS,

GRANTOR

TO

NOREEN P. GARDNER,

GRANTEE

WARRANTY DEED

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, I, TIMOTHY SHAWN PHILLIPS, do hereby sell, convey and warrant unto NOREEN P. GARDNER, a single woman, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

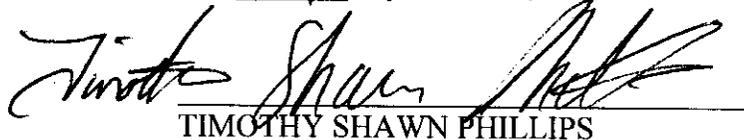
Lot 55, Section "D", Holiday Hills Subdivision, situated in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 27, Page 9, Chancery Clerk's Office, DeSoto County, Mississippi.

Julie K. Phillips, wife of Timothy Shawn Phillips, joins in the execution of this instrument for the purpose of conveying any marital or homestead right she may have in the above described property.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in City of Olive Branch, Mississippi, easements as shown on plat of record and restrictive covenants of record in Holiday Hills Subdivision.

Taxes for the year 2009 shall be prorated and possession is to take place upon the delivery of this Deed.

WITNESS OUR SIGNATURES, this the 3rd day of March, 2009.


TIMOTHY SHAWN PHILLIPS

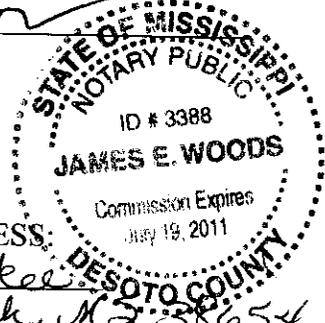

JULIE K. PHILLIPS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 3rd day of March, 2009, within my jurisdiction, the within named TIMOTHY SHAWN PHILLIPS and JULIE K. PHILLIPS, who acknowledged that they executed the above and foregoing instrument.

J. E. Woods
NOTARY PUBLIC

My Commission Expires: 7-19-11



GRANTOR'S ADDRESS:

PO Box 1946
Olive Branch MS
Hm. Phone: 662-816-5750
Wk. Phone: 662-832-1077

GRANTEE'S ADDRESS:

9834 Cherokee
Olive Branch, MS 38654
Hm. Phone: 9012120920
Wk. Phone: 6628381463

PREPARED BY AND RETURN TO:

JAMES E. WOODS
WATKINS LUDLAM WINTER & STENNIS, P.A.
P. O. Box 1456
Olive Branch, MS 38654
(662) 895-2996

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