

Prepared by and Return to: Austin Law Firm, P.A. 6928 Cobblestone Drive Suite 100 Southaven, MS 38672 662-890-7575 MS Bar #3412 File No: S11-09-0702	Grantors Address: <u>746 Halifax Cv.</u> <u>Southaven, Ms.</u> <u>38671</u> Home: <u>662-393-7485</u> Work: <u>662-393-7485</u>	Grantees Address: <u>746 Halifax Cove</u> <u>Southaven, MS 38671</u> Home: <u>662-393-1404</u> Work: <u>630-495-0172</u>
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WARRANTY DEED

JERRY B. DLUGACH AND WIFE, WANDA P. DLUGACH
GRANTORS

TO

JOSHUA COMBES,
GRANTEE

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, Jerry B. Dlugach and wife, Wanda P. Dlugach, do hereby sell, convey, and warrant unto Joshua Combes, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 623, Section "F", Carriage Hills Subdivision, located in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 6, Pages 3-4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The above mentioned property constitutes the Grantors homestead, as per the Affidavit attached hereto.

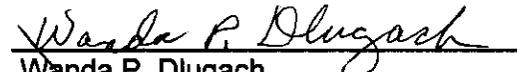
The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

Subject to subdivision restrictive covenants, easements and setback lines as recorded in Book 6, Pages 3-4 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes for 2009 have been prorated, and possession is given with this deed.

WITNESS our signature(s), this the 14th day of December, 2009.

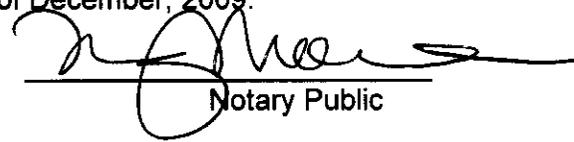

Jerry B. Dlugach


Wanda P. Dlugach

STATE OF MISSISSIPPI:
COUNTY OF DESOTO:

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named JERRY B. DLUGACH AND WIFE, WANDA P. DLUGACH, who acknowledged that they signed and delivered the above and foregoing Deed on the day and year therein mentioned, as their free act and deed, and for the purposed therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 14th day of December, 2009.


Notary Public

My commission expires:



AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF Deoto

PERSONALLY APPEARED before me the undersigned authority,
Jerry B. Dlugach and Wanda P. Dlugach after having first been duly sworn, stated
on their oaths as follows to-wit:

1. That they are the sellers of the property known as 746 Halifax Cove
Southaven, Mississippi 38671
2. That the equity in the house located at such address is less than \$75,000.00.
3. That said house is located on homestead property.
4. The undersigned buyers and sellers do hereby agree to indemnify and hold harmless the settlement agent and his title insurance principal as to any and all claims arising out of the calculation of the equity in said house located on homestead property in this real estate transaction.

[Signature]
SELLER

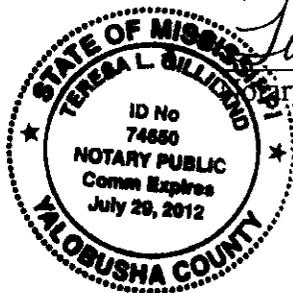
[Signature]
BUYER

Wanda Dlugach
SELLER

BUYER

SWORN TO AND SUBSCRIBED BEFORE me by the above-signed buyers and
sellers this the 14th day of December, 2009.

My Commission Expires:
July 29th, 2012



Tereza L. Gilliland
Notary Public