

3/18/10 1:47:44
DL W BK 629 PG 91
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This instrument prepared by:
David M. Ross, Esquire
Attorney for CARTUS FINANCIAL CORPORATION
499 South President Street / P.O. Box 23429
Jackson, MS 39201/39225-3429
601-960-4550 Cartus File # 1955875

WARRANTY DEED AND SPECIAL POWER OF ATTORNEY

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the undersigned, **MICHAEL A. BERNOT** and **AMBER M. BERNOT** formerly known as **AMBER M. MARTINDALE**, do hereby sell, convey and warrant unto

Charles A. Cheatham and Colleen E. Cheatham, husband and wife,

as tenants by the entirety with full right of survivorship and not as
tenants in common,
the following described land and property lying and being situated in De Soto County, Mississippi, to-wit:

Lot 134, Section C, Chateau Pointe Subdivision situated in Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Page 47, 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 Grantor in Warranty Deed of record in Book 541, Page 435, in said Chancery Clerk's Office.

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record, including in Subdivision Restrictions, Building Lines, Easements and other matters of record*

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated.

AND WE DO BY THESE PRESENTS make, constitute and appoint Cartus Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Relocation Services ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any other documents necessary for delivery of this deed and to complete the sale of the property herein described, including, but not limited to, the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This Power of Attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Mississippi. This Power of Attorney is coupled with an interest and shall remain in force and effect until the sale contemplated is closed, and shall not be revoked by either of the undersigned prior to said time.

*including in Plat Book 93, Page 47; Deed Restrictions of record in Book 531, Page 303 and Rights of Ways and Easements for Public Roads and Utilities, Subdivision and Zoning Regulations in effect; and further subject to all applicable Building Restrictions and Restrictive Covenants of record.

McFall Law Firm
7105 Swinnea Rd. Suite 1
Southaven, MS 38671 10-018
(662)-349-7780

WITNESS THE SIGNATURE OF THE GRANTORS, this the 16 day of February, 2009.

Michael A Bernot
MICHAEL A. BERNOT

[Signature]
AMBER M. BERNOT formerly known as
AMBER M. MARTINDALE

STATE OF Tennessee

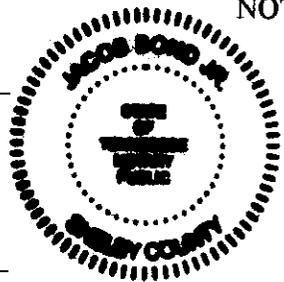
COUNTY OF Shelby

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named **MICHAEL A. BERNOT**, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 16 day of February, 2009

[Signature]
NOTARY PUBLIC

My Commission Expires:
JAN. 16, 2011
(Seal)



STATE OF Tennessee

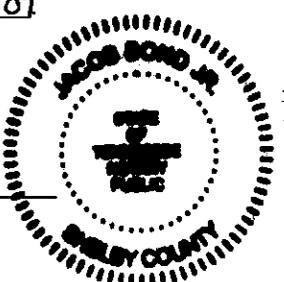
COUNTY OF Shelby

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named **AMBER M. BERNOT formerly known as AMBER M. MARTINDALE**, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 16 day of February, 2009

[Signature]
NOTARY PUBLIC

My Commission Expires:
JAN. 16, 2011
(Seal)



ADDRESS OF GRANTORS:
Cartus Financial Corporation
625 Highland Colony Pkwy, Ste 104
Ridgeland, MS 39157
Phone No: (601) 960-4550

ADDRESS OF GRANTEEES:
Charles A. Cheatham and Colleen E. Cheatham
3343 Chateau Pointe Blvd.
Southaven, MS 38672
Phone No: 901-517-4121 *work #: same*

RETURN TO: