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**PREPARED BY AND RETURN TO:**

Select Title & Escrow, LLC  
Almon M. Ellis, Jr., Attorney (MS Bar # 101914)  
7145 Swinnea Road Suite 2  
Southaven, MS 38671  
(662) 349-3930  
File # 06-1144

X

Indexing Instructions: Lot 80, Sec B, Creekside Subdivision, in Sec 17,T3S,  
R7W, Plat Book 80, Page 32, DeSoto County, Mississippi

**GRANTORS:**

Lois A. Steiner  
2483 Tragg Avenue  
Hernando, MS 38632  
HOME: 901.262.6999  
WORK: N/A

**GRANTEES**

Lois A. Steiner  
2483 Tragg Avenue  
Hernando, MS 38632  
HOME: 901.262.6999  
WORK: N/A

## WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, **Lois A. Steiner, a single person** does hereby sell, convey and warrant unto **Bobbie Annette Nelson and Angela Jean Hanson, as tenants in common, SUBJECT TO A LIFE ESTATE RETAINED BY Lois A. Steiner,** the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, more particularly described as follows, to-wit:

**Lot 80, Section B, CREEKSIDE SUBDIVISION, in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 80, Page 32, in the office of the Chancery Clerk of DeSoto County, Mississippi**

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date based on an estimated basis, and when said taxes are actually determined, if the proration as

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of this date is incorrect, then the grantors agree to pay to said grantees or their assigns any deficit on actual proration and likewise, the grantees agree to pay to grantors any amount overpaid by them.

THIS conveyance is subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

By way of explanation, the Grantor herein acquired title as a tenant by the entirety with full right of survivorship with Robert L. Steiner by instrument of record in Book 544, Page 567, in the office of the Chancery Clerk of DeSoto County, Mississippi. Robert L. Steiner died June 3, 2007, a copy of his death certificate being on record with the Mississippi Department of Health Vital Statistics.

**THE GRANTOR HEREIN does specifically reserve unto herself a life estate in and to the above described property.**

Possession is given upon the delivery of this deed or at an agreed upon date between the parties.

WITNESS OUR SIGNATURES, on this 15<sup>th</sup> day of October, 2010.

*Lois A. Steiner*

(SEAL)

Lois A. Steiner

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, within the jurisdiction, the within named Lois A. Steiner, who acknowledged to me that she executed the above and foregoing instrument of writing on the day and year therein mentioned, for the purposes therein stated, as her own free act and deed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this 15<sup>th</sup> day of October, 2010.

*[Signature]*

Notary Public



(SEAL)

My Commission Expires

**\*\*\*NO TITLE SEARCH WAS REQUESTED AND NONE WAS PROVIDED BY PREPARER OF THIS INSTRUMENT\*\*\***