

ESTOPPEL AFFIDAVIT  
012-500542  
STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

DUAINE JAMIESON, A SINGLE MAN, being first duly sworn, for himself, deposes and says: That he is the identical party who made, executed, and delivered that certain deed to HSBC MORTGAGE SERVICES, INC., date the 27 day of April, 2012, conveying the following described property, to wit:

SEE ATTACHED EXHIBIT A

That the aforesaid deed is intended to be and is an absolute conveyance of the title to said premises to the grantee named therein, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; That is/was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to the grantee therein all their rights, title and interest absolutely in and to said premises; that possession of said premises has been surrendered to the grantee:

That in the executed and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That the consideration for said deed was/is payment to affiants of the sum of \$10.00, by grantee, and the full cancellation of all debts, obligations, costs and charges secured by that certain deed of trust/mortgage heretofore existing on said property executed by DUAINE JAMIESON, trustor to ROSS KELLEY & HOSFORD, PLLC, as trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC, dated 08/19/2005, and recorded as BOOK 2292, PAGE 629 of Official Records, in DE SOTO County, State of MISSISSIPPI, and was assigned to HSBC MORTGAGE SERVICES, INC., recorded 01/28/2011 as BOOK 3268, PAGE 555, and the reconveyance/release of said property under said deed of trust/mortgage; That at the time of making said deed, affiants believed and now believe that the aforesaid consideration therefor represents the fair value of the property so deeded;

This affidavit is made for the protection and benefit of the grantee in said deed, his successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described, and particularly for the benefit of SLS - SLS Title Company which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property;

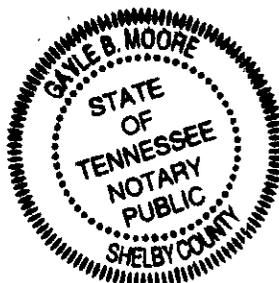
That affiants, and each of them will testify, declare, depose or certify under penalty of perjury before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Duaine Jamieson  
DUAINE JAMIESON

STATE OF Mississippi  
COUNTY OF Desoto

PERSONALLY APPEARED before me, the undersigned authority to and for said County and State, on this the 28th day of April, 2012, the within named DUAINE JAMIESON, who acknowledged that he/she executed, signed and delivered the above and foregoing instrument on the day and year therein contained.

Gayle B. Moore  
NOTARY PUBLIC  
My commission expires: ~~August 22, 2012~~ 8/22/12



PREPARED BY:  
JOHN O. WINDSOR, ESQ.  
BAR #102155  
8940 MAIN STREET  
CLARENCE, NY 14031  
716-634-3405

RETURN TO:  
SECURED LENDING SERVICES  
290 BILMAR DRIVE  
PITTSBURGH, PA 15205

EXHIBIT A  
LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED PROPERTY:

LOT 2490, SECTION L, SOUTHAVEN WEST SUBDIVISION, IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 4, PAGE 51, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

THERE IS EXCEPTED FROM THE WARRANTY HEREOF AND THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

- (1) EXISTING EASEMENTS FOR THE INSTALLATION AND MAINTENANCE OF PUBLIC UTILITY FACILITIES AND ROADWAY RIGHTS OF WAY, IF ANY.
- (2) ANY PRIOR RESERVATION OF OIL, GAS OR OTHER MINERALS.
- (3) ANY ZONING ORDINANCES AFFECTING SUBJECT PROPERTY.
- (4) RESTRICTIVE COVENANTS AND CONDITIONS REFERRED TO HEREINABOVE, IF ANY.

SUBJECT TO BUILDING RESTRICTIONS PER PLAT IN BOOK 4 PAGE 51 AND AMENDED IN BOOK 75 PAGE 157.

INDEXING INSTRUCTIONS:

LOT 2490, SECTION L, SOUTHAVEN WEST SUBDIVISION SECTION 27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO.

PARCEL ID NO.: 10882704002490.00

PROPERTY COMMONLY KNOWN AS: 7913 CHARLESTON DRIVE, SOUTHAVEN, MS 38671