

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the price and sum of TEN DOLLARS (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, HENRY G. CISNEROS, Secretary of Housing and Urban Development, of Washington, D. C., Jackson Telephone No: 601/965-4719, hereby sells, conveys and warrants specially unto MELISSA ANN FREEMAN, SS No. 415-29-0302, of 2866 Church Road, Nesbit, Mississippi 38651 Telephone: 601/342-2103 or 393-9445, the following described real property situated in DeSoto County, Mississippi, to-wit:

Lot 112, Section "A" Holly Hills Subdivision in Section 30, Township 1 South, Range 8 West, as shown on plat of record in the office of the Chancery Clerk of DeSoto County, Mississippi.

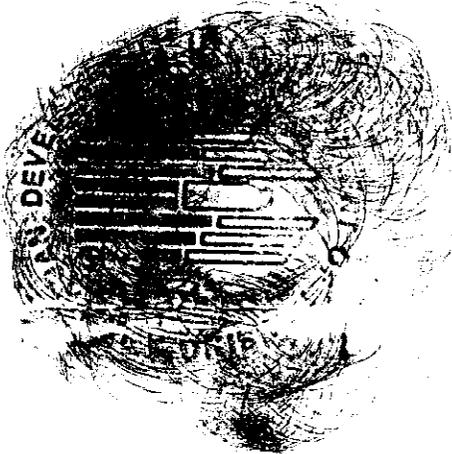
SAID CONVEYANCE is made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record and subject to any state of facts which an accurate survey would show.

TOGETHER WITH all and singular the rights, easements, hereditaments and appurtenances thereunto belonging.

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

THE ABOVE DESCRIBED property is conveyed SUBJECT to protective covenants, restrictive covenants, easements, conditions, and limitations, if any, now of record affecting the use or enjoyment of said property, and to the liens of all taxes, special assessments and levies of every kind and nature, if any, for the year 1992, and subsequent years, the payment of which said taxes, special assessments and levies is assumed by the Grantees herein.

IN WITNESS WHEREOF the undersigned on this 7th day of January, 1994, has set his hand and seal as Director, HM Div. HUD Field Office, Jackson, Mississippi, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.



Document Prepared by:

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STATE MS.-DESOTO CO. 53
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W.E. DAVIS, CH. CLK.
By B. Cleveland &

HENRY G. CISNEROS
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

BY: *Jerry F. Perkins*
Jerry F. Perkins, Dir., Housing Management Div.

STATE OF MISSISSIPPI

COUNTY OF HINDS: : : : :

PERSONALLY appeared before me, Peggy M. Spence,
the undersigned Notary public in and for said County, the within
named Jerry F. Perkins, who is personally well known
to me and known to me to be the person who executed the foregoing
instrument bearing date January 7, 1993, by virtue of
the authority vested in him by the Code of Federal Regulations,
Title 24, Chapter II, Part 200, Subpart D, acknowledged that he
signed and delivered the foregoing instrument on the day and year
therein mentioned as Director, HM Division, HUD
FIELD OFFICE, for and on behalf of HENRY G. CISNEROS, Secretary of
Housing and Urban Development.

GIVEN UNDER MY HAND AND SEAL this 7th day of January,
1994.



Peggy M. Spence
NOTARY PUBLIC