

PREPARED BY & RETURN TO:
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STATE MS. - DESOTO CO.
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STATE OF MISSISSIPPI

FHA CASE NO. 281-271518

SPECIAL WARRANTY DEED

This Indenture, made this 5th day of December, 2002, between **Mel Martinez**, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and **Horace M. Ayers Sr. and Flora B. Ayers**, parties of the second part (Grantees),

Witnesseth, The the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, and receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed, and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm unto the said parties of the second part, as joint tenants with full rights of survivorship and not as tenants in common, and the heirs and assigns of the said parties of the second part, the following described property situated in DeSoto County, Mississippi:

See Attached Legal Description

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular rights, members and appurtenances hereunto appertaining, to the only proper use, benefit and behoof of the said parties of the second part forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part;

Subject to all covenants, restrictions, reservations, easements, conditions and rights appearing of record and **subject** to any state of facts an accurate survey would show.

This Deed not to be in effect until December 5, 2002.

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 161067 (10/14/70), as amended.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Sherry Fackel
Unofficial Witness

By: Cheryl Berry, as
Attorney-in-Fact

STATE OF GEORGIA
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for the said County and State, on this 5 day of December, 2002 within my jurisdiction, the within named Cheryl Berry, who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 93 at Page 243 in DeSoto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

Commission Expires: 8/29/05

Chris Green
Notary Public



Attachment/Exhibit "A"

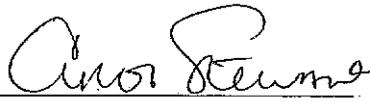
LEGAL DESCRIPTION

Lot 263, Kingston West Subdivision, Phase 2, Section "E", located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 60, Page 30 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions to the
Chancery Clerk
Per Section 89-5-33 MCA Annotated

LOT 263, Kingston West Sub, Phase 2, Sec. E, Sec. 28, Twnshp 1 S, Rng 8 W, Plat
Book 60, Page 30 DeSoto, Mississippi

Prepared By :



Greg Stewart, Bar No. 8772

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Grantee: Horace and Flora Ayers
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