

**INDEXING INSTRUCTIONS:**

**LOT 147, BRAYBOURNE SUB., IN SEC. B,  
IN SEC. 32, T1S, R5W**

Prepared By and Return to:  
**REALTY TITLE**  
1306-110 Goodman Road  
Southaven, MS 38671  
*062-536-1770*  
*FILE # 03060040.*

SPECIAL WARRANTY DEED

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 all of which is hereby acknowledged, the undersigned HOUSEHOLD FINANCE CORPORATION II (herein referred to as Grantor), does hereby sell, convey and specially warrant unto KARAMPAUL S. GREWAL and HARPREET K. GREWAL (herein referred to as Grantee), as joint tenants with full right of survivorship and not as tenants in common, the following described property located and situated in DeSoto County, Mississippi, to-wit:

Lot 147, BRAYBOURNE SUBDIVISION, in Section B, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 64, Page 8, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property.

TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

DE SOTO CO. - DE SOTO CO. *CA*

MAR 13 1 03 PM '03

BK 439 PG 679  
W.E. LOUIS C.H. OLK.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has signed and sealed this Deed on this the 27 day of February, 2003.

HOUSEHOLD FINANCE CORPORATION II

BY: FIDELITY NATIONAL ASSET  
MANAGEMENT SOLUTIONS  
ITS ATTORNEY IN FACT

By *[Signature]*  
Pamela J. Crocker  
Its Vice President

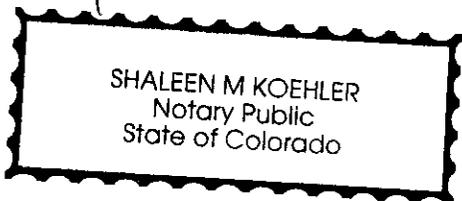
STATE OF Colorado  
COUNTY OF Adams

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Pamela J. Crocker, who acknowledged to me that he/she is the Vice President of FIDELITY NATIONAL ASSET MANAGEMENT SOLUTIONS, Attorney in Fact for HOUSEHOLD FINANCE CORPORATION II, and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 27 day of February, 2003.

*[Signature]*  
NOTARY PUBLIC

My Commission Expires: 9-23-06



GRANTOR:

HOUSEHOLD FINANCE CORP. II  
C/O FIDELITY NATIONAL ASSET  
MANAGEMENT SOLUTIONS  
1120 WEST 122ND AVE., SUITE 201  
WESTMINSTER, CO 80234  
TELEPHONE: (303) 430-2703

GRANTEE:

KARAMPAUL S. GREWAL  
HARPRECT K. GREWAL  
ADDRESS 13082 Sandbourne South  
Olive Branch, MS 38654  
TELEPHONE: H-662-893-2235  
W-662-895-0248

PREPARED BY:

DAVID K. MCGOWAN  
ATTORNEY AT LAW  
P. O. BOX 22803  
JACKSON, MS 39225-2803  
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MSB #2619