

STATE MS. - DESOTO CO.

AUG 2 11 25 AM '04

SS  
SSSTATE OF MISSISSIPPI  
COUNTY OF DESOTOBK 478 PG 490  
W. DAVIS CH. CLK.

Asset No: 8000256126

**SPECIAL WARRANTY DEED**

THIS INDENTURE, made on the 16 day of July, 2004, by and between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, represented herein by Ocwen Federal Bank, FSB, by virtue of authority attached hereto, hereinafter referred to as Grantor, and Walter Reynolds and Laura A. Reynolds, as ~~joint tenants~~ <sup>TENANTS BY THE ENTIRETY</sup> with full rights of survivorship and not as tenants in common, hereinafter referred to as Grantee(s).

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 which is hereby acknowledged, the Grantor does hereby grant, bargain, sell and convey unto the Grantee(s), the following described property, together with all improvements thereon, lying and being situated in DeSoto County, State of Mississippi, more particularly described as follows, to-wit:

Lot 54, EDGEWOOD ESTATES PUD, FIRST ADDITION, located in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 61, pages 32, 33 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is subject to any and all recorded easements, rights of way, mineral reservations, reservations, restrictions, restrictive covenants, and any other matter shown of record and any state of facts that would be disclosed by careful inspection and survey of the property.

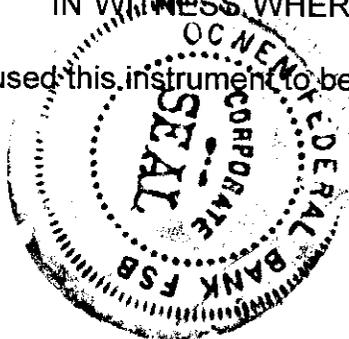
AD VALOREM TAXES for the current year are hereby prorated to the day of closing and are assumed by the Grantee(s).

Grantor, in the capacity stated, warrants the title to said property against the claims of any and all persons claiming or to claim the same, or any part thereof, by, through or under Grantor.

**PURCHASER UNDERSTANDS AND ACKNOWLEDGES** that the property is being purchased in an [AS IS] condition and Purchaser hereby waives any claim whatsoever which he/she has or may have against the Seller with regard to the property or anything in, on, about or relating to the property and Purchaser hereby releases the Seller from any and all liability or obligations in connection with the same. Purchaser acknowledges that the property has been made available for complete inspection, appraisal and evaluation prior to the execution of the contract and closing of the sale and Purchaser hereby acknowledges and covenants that he/she accepts the property in its present condition with no reservations or qualifications whatsoever. Purchaser further acknowledges that the Seller shall not be responsible for any change in the conditions of the property including, but not limited to, the improvements, fixtures, furnishings, equipment, roof, foundation, or anything in, on, about or relating to the property or to any environmental, zoning, flood conditions, matters or certifications, which may occur between the date of the contract and the closing of the sale or which occur after the closing, of this sale. Any repairs of any nature which the Seller may have elected to perform prior to closing shall be deemed to have been accepted by Purchaser as completed and satisfactory at the time of closing and the Seller shall not be responsible for any further repairs or warranties whatsoever of any kind or nature after closing of this transaction.

Pursuant to provisions of 38 U.S.C 1620(a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

IN WITNESS WHEREOF, Grantor on this 16 day of JULY, 2004 has caused this instrument to be signed on Grantor's behalf.



Secretary of Veterans Affairs  
An officer of the United States

By: MICHAEL MORELAND  
Director, VA REG

Its: \_\_\_\_\_

OCWEN Federal Bank, FSB  
 Pursuant to a delegation of authority  
 Contained in 38 C.F.R. § 36.4342(f)

## STATE OF FLORIDA

## ORANGE COUNTY

On this date, before me personally appeared MICHAEL MORELAND  
 Director, VA REO

\_\_\_\_\_, pursuant to a delegation of authority contained in 38  
 C.F.R. § 36.4342(f), to me known to be the person who executed the foregoing instrument  
 on behalf of the Secretary of Veterans Affairs, and acknowledged that  he/ she  
 executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the  
 State of Florida, this 16 day of JULY, 2004.

Valerie Braxton  
 NOTARY PUBLIC

My Term Expires:



Valerie Braxton  
 My Commission DD318917  
 Expires May 12, 2008

GRANTOR'S ADDRESS:  
 Department of Veterans Affairs  
 Washington, DC 20420  
 (407) 737-5524

GRANTEE(S)' ADDRESS:  
 2683 Elmore Park Rd.  
 Bartlett, TN 38134  
 (901) 371-9512

DOCUMENT PREPARED BY:  
 Gary L. Bates, Esquire  
 AAA Title Company, Inc.  
 2112 Bienville Blvd., Suite A  
 Ocean Springs, MS 39564  
 228-818-6122  
 MSB # 2190

**NO TITLE EXAMINATION** was performed by Gary L. Bates, Esquire all information contained  
 herein furnished by the parties hereto.

Indexing instructions: Lot 54, Edgewood Estates PUD, First Addition, DeSoto County, Mississippi