

MISSISSIPPI CLOSING SERVICES  
 299 SOUTH 9<sup>TH</sup> STREET, SUITE 201  
 OXFORD, MISSISSIPPI 38655  
 662-234-6912 Telephone  
 662-234-6962 Facsimile

PREPARED BY & RETURN TO:  
 MISSISSIPPI CLOSING SERVICES  
 1124 N LAMAR  
 OXFORD, MS 38655

STATE OF MISSISSIPPI

FHA CASE NO. 283-005195

**SPECIAL WARRANTY DEED**

This Indenture, made this 11 day of August, 2004, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Justin Lee Rowland, Larry Rowland and Deborah F. Rowland, as joint tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantees).

**Witnesseth**, That 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, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

Lot 5, RILEY SUBDIVISION, in Section 18, Township 3 South, Range 7 West, in Hernando, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 9, at Page 41, in the office of the Chancery Clerk of DeSoto County, Mississippi.

**Being** the same property acquired by the party of the first part pursuant to the provisions 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 the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) 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 right appearing of record; and **subject** to any state of facts an accurate survey would show.

**This Deed** not to be in effect until: September 15, 2004

**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. 16106 (10/14/70), as amended.

STATE MS.-DESOTO CO  
 FILED

SEP 23 8 51 AM '04

BK 482 PG 580  
 DE. DAVIS CH. CLI

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

*[Signature]*  
Unofficial Witness

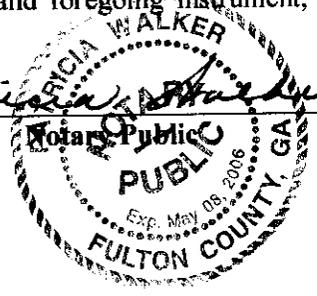
By: *[Signature]*, as Attorney-in-Fact

STATE OF GEORGIA  
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for the said County and State, on this 11 day of August, 2004 within my jurisdiction, the within named Beau Powan, who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 101 at Page 549 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.

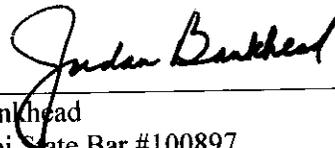
Commission Expires: 5/8/2006

*[Signature]*



Indexing instructions to the  
Chancery Court Clerk of DeSoto  
County, Mississippi, as per Section  
89-5-33 MCA Annotated.

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Prepared by: Jordan Bankhead  
Mississippi State Bar #100897  
MISSISSIPPI CLOSING SERVICES  
299 South 9<sup>th</sup> Street, Suite 201  
Oxford, Mississippi 38655  
662-234-6912 Telephone  
662-234-6962 Facsimile

Grantor's Address:  
Best Assets/Citiwest JV  
3420 Norman Berry Drive  
Suite 600  
Hapeville, Georgia 30354  
404-768-1400  
No Second Number

Grantees' Address:  
Justin Lee Rowland  
Larry Rowland  
Deborah F. Rowland  
367 Riley Street  
Hernando, DeSoto, Mississippi  
NA Home  
No Second Number