

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

STEWART LAW OFFICE
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4/07/05 11:38:26 SS
BK 496 PG 453
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI

FHA CASE NO. 281-000001

SPECIAL WARRANTY DEED

This Indenture, made this 21 day of March 2005, between **Alfonso Jackson**, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (**Grantor**), and a(n) **Patrick J. Cheslak and Traci K. Cheslak** party(ies) of the second part (**Grantee**),

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:

(see Attachment "A")

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 party 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: March 31, 2005.

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.

Ms Closing

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SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Joanne Almon
Unofficial Witness

By: *Valerie Diker*, as
Attorney-in-Fact

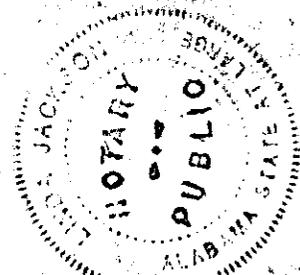
STATE OF ALABAMA
COUNTY OF CALHOUN

Personally appeared before me, the undersigned authority in and for the said County and State, on this 21 day of March, 2005 within my jurisdiction, the within named Valerie Diker, who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book _____ at Page _____ in _____ 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: 2/3/09

Linda Jackson
Notary Public

LINDA JACKSON
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES
FEBRUARY 3, 2009

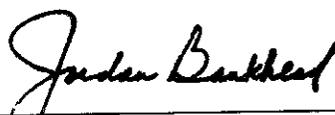


Attachment "A"

Lot 1617, Section F, Southaven West Subdivison, in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 3, Page 29-30, in the Office of the Chancery Clerk of Desoto , Mississippi

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

Lot 1617, Section F, Southaven West Subdivision, in Section 22,
Township 1 South, Range 8 West, DeSoto County, Mississippi, as per
Plat thereof recorded in Plat Book 3, Page 29-30, in the Office of the
Chancery Clerk of DeSoto County, Mississippi.



Prepared by: Jordan Bankhead
Mississippi State Bar #100897
MISSISSIPPI CLOSING SERVICES
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Oxford, Mississippi 38655
662-234-6912 Telephone
662-234-6962 Facsimile

Grantor's Address:
Hooks Van Holm
1021 Noble Street
Suite 212
Anniston, AL 36203
256-241-1415
No Second Number

Grantee's Address:
Patrick J. Cheslak
2109 Cresthill
Southaven, DeSoto, Mississippi
901-412-8008
No Second Number