

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

MISSISSIPPI CLOSING SERVICES
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OXFORD, MISSISSIPPI 38655
662-234-6912 Telephone
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STATE OF MISSISSIPPI

FHA CASE NO. 283-020783

SPECIAL WARRANTY DEED

This Indenture, made this 24 day of May, 2005, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) **Stephen W. Rogers and Andrea V. Rodgers**, 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:

(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: June 10, 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.

ons closing

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

Linda Jackson
Unofficial Witness

By: Valerie P. [Signature], as
Attorney-in-Fact

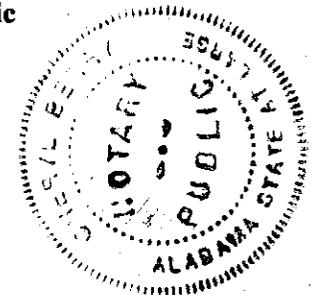
STATE OF ALABAMA
COUNTY OF CALHOUN

In Witness Whereof the undersigned has set his/her hand and seal as Attorney-in-Fact
for and on behalf of the Secretary of Housing and Urban Development, on this 24th day of
May 2005. Under the Authority and by Virtue of a Limited Power of Attorney executed by
Valerie P. [Signature] Attorney-in-Fact, of record in Book 105 Page 364 in the
office of the Chancery Clerk of Desoto County, Mississippi..

Commission Expires: April 29, 2009

Cheryl Berry
Notary Public

CHERYL BERRY
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES
April 29, 2009



Attachment "A"

Lot 50, Section "B" Crumpler Place Subdivision as situated in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 42, Page 42 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Tina B. Clayton, wife of Donald W. Clayton, joins herein for the sole purpose of ratifying this instrument, and conveying unto Thomas R. Baker, IV, Trustee herein named and his successors and assigns, any right, present or future which she could have in and to the above described property, including any rights or dower and/or homestead.

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

Lot 50, Section "B" Crumpler Place Subdivision as situated in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 42, Page 42 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Tina B. Clayton, wife of Donald W. Clayton, joins herein for the sole purpose of ratifying this instrument, and conveying unto Thomas R. Baker, IV, Trustee herein named and his successors and assigns, any right, present or future which she could have in and to the above described property, including any rights or dower and/or homestead.



Prepared by: Jordan Bankhead
Mississippi State Bar #100897
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Grantor's Address:
Hooks Van Holm
1021 Noble Street
Suite 212
Anniston, AL 36203
256-241-1415
No Second Number

Grantees' Address:
Stephen W. Rogers
Andrea V. Rogers
6764 Ann Marie Cove
Southaven, DeSoto, Mississippi
901-335-6219
No Second Number