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INDEXING INSTRUCTIONS

Lots 295 and 296, Sec B, Lake O' The Hills S/D, Sec 19, T-3-S, R-9-W, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten dollars (\$10.00), and other good and valuable consideration, the undersigned, **grantor (s) PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation**, do hereby convey, and warrant specially unto **grantee (s) Secretary of Housing and Urban Development**, the following described property situated in Desoto County, Mississippi, to-wit:

Lot 295, in Section B, of Lake O' The Hills Subdivision, in Section as shown on plat appearing of record in Plat Book 2, Pages 35-36, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which recorded plat reference is made for a more particular description. Said Lot is situated in Section 19, Township 3, Range 9 West.

And

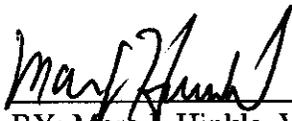
Lot 296, in Section B, of Lake O' The Hills Subdivision, in Section as recorded in the DeSoto County Register's Office, Section 19, Township 3 South, Range 9 West, as recorded in Plat Book 2, Pages 35-36, and being more particularly described as follows: Beginning at a point in the northwest line of Benvenue Cove, said point being a common corner of Lots 297 and 296; thence northeastwardly along said northwest line a distance of 95.14 feet to a corner of Lot 295; thence northwestwardly along the line of Lot 295; thence northwestwardly along the line dividing Lots 295 and 296 a distance of 165.0 feet to a point in the southeast line of a Lake thence southwestwardly along said southeast to a corner of Lot 297; thence southeastwardly along the line dividing Lots 297, and 296 a distance of 200.0 feet to the point of beginning.

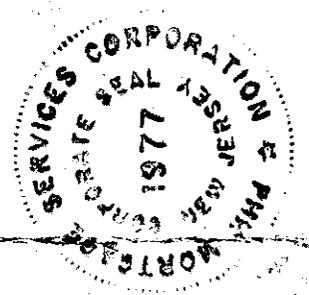
The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations, and conveyance.

City, County, and State ad valorem taxes for the year 2006 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all easements for public roads and public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 27th day of January, 2006
PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation


BY: Marc J. Hinkle Vice President



STATE OF NEW JERSEY
COUNTY OF BURLINGTON

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 27th day of January, 2006, the within named Marc J. Hinkle who acknowledges that (s) he is the Vice President of **PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation** and that for and on behalf of said corporation, and as its own act

and deed, (s) he executed and delivered the above and foregoing instrument after having been first duly authorized by said corporation so to do.

Andrea P. Finkel
NOTARY

Andrea P. Finkel 8/26/09
Notary Public My Commission Expires
August 26, 2009

Grantor:
PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation
8120 Nations Way, Suite 100
Jacksonville, FL 32256
Ph: (904) 224-5647

Grantee:
Secretary of Housing and Urban Development
100 West Capitol, Suite 910
Jackson, MS 39269
Ph: (601) 965-4757

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