

Prepared by and return to:  
Fearnley & Califf - MS  
981 Goodman Road - Ste 105  
Horn Lake, MS  
Phone No.: 662-536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 283-016759

## SPECIAL WARRANTY DEED

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**This Indenture**, made between **ALPHONSO JACKSON**, Secretary of Housing and Urban Development of Washington, D.C., part of the first part, (**Grantor**), and **Scott S Stephan and Steven K Smith**, both married persons 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 acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant 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 land and property situated in DeSoto County, Mississippi, to-wit:

**Lot 115, Section A, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 56, Pages 28-29, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.**

**Being** the same property acquired by the party of the first part pursuant to the provision 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), by deed dated **May 17, 2006** and recorded in **Book 543, Page 7** in the Chancery Clerk's Office of DeSoto County, Mississippi.

**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 party, 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(s) appearing of record; and **subject** to any state of facts an accurate survey would show.

**This Deed** not to be in effect until: **February 27, 2007**

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In Witness whereof the undersigned Vicky Blanton, has set her hand and seal as Closing Manager of Hooks Van Holm, Inc., an Alabama corporation, marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Vicky Blanton  
Vicky Blanton of Hooks Van Holm, Inc.  
Its: Closing Manager  
Dated: 2-21-07

STATE OF ALABAMA COUNTY OF CALHOUN

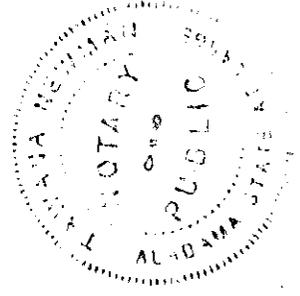
Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 21 day of February, 2007, within my jurisdiction, the within named **Vicky Blanton**, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged herself to be Closing Manager and an authorized signatory of **Hooks Van Holm, Inc.**, and for and on behalf of said Corporation, and on behalf of the Secretary of Housing and Urban Development, by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended and as the act and deed of said Corporation and the Secretary of Housing and Urban Development, she executed the above and foregoing instrument, after first having been duly authorized by said Corporation and the Secretary of Housing and Urban Development so to do.

Tawana Newman  
NOTARY PUBLIC

My Commission Expires: 4/27/09

Parcel No.: 1059300500011500  
Mail Tax Bills To: P.O. Box 129  
Olive Branch, MS 38654

TAWANA NEWMAN  
NOTARY PUBLIC  
ALABAMA STATE AT LARGE  
MY COMMISSION EXPIRES  
4/27/09



Property Address: 7221 Creekside Drive  
Olive Branch, MS 38654

Grantor's Address:  
Hooks Van Holm  
1021 Noble Street, Suite 212  
Anniston, AL 36903  
Phone #: (256) 241-1415  
No Second Number

Grantee's Address:  
Scott S Stephan and Steven K Smith  
P.O. Box 129  
Olive Branch, MS 38654  
Home Phone #: 901-649-1814  
Work Phone #: 662-895-5342

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