

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. 281-310136

SPECIAL WARRANTY DEED

This Indenture, made between **ALPHONSO JACKSON**, Secretary of Housing and Urban Development of Washington, D.C., part of the first part, (**Grantor**), and **Howard Gehrett**, *a Married Man*, 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 1992, Section J, First Revision, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi as per Plat recorded in Plat Book 15, Pages 16-17, in the Chancery Clerk's Office of DeSoto County, Mississippi.

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 **December 12, 2006** and recorded in **Book 547, Page 308** 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: **March 16, 2007**

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 of Hooks Van Holm, Inc.
Its: Closing Manager
Dated: 3-13-07

STATE OF ALABAMA COUNTY OF CALHOUN

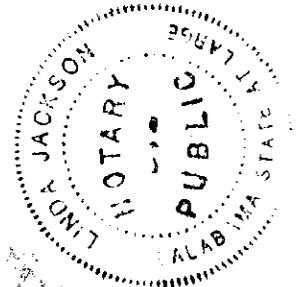
Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 13 day of MARCH, 2007, within my jurisdiction, the within named **Vicky Blanton**, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, 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.

2/03/09

Linda Jackson
NOTARY PUBLIC

My Commission Expires:

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



Parcel No.: 10793004001992

Mail Tax Bills To: 7395 Chardbark Point
Southaven, MS 38671

Property Address: 7395 Chardbark Point
Southaven, MS 38671

Grantor's Address:
Hooks Van Holm

Grantee's Address:
Howard Gehrett

1021 Noble Street, Suite 212
Anniston, AL 36903
Phone #: (256) 241-1415
No Second Number

8312 Greenbrook Parkway
Southaven, MS 38671
Home Phone #: 901-237-8629
Work Phone #: N/A

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