

Indexing Instructions: LOT 1, SECTION "B" HUNTERS RIDGE SUBDIVISION, IN SECTION 17, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI

File Number: 2218-1422828-BC

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

5/01/07 9:02:22  
BK 557 PG 54  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, U.S. Bank National Association, as Trustee, by Litton Loan Servicing, LP as attorney in fact, Does hereby sell, convey and warrant specially unto Jerry R. Ruby and Joann H. Schappach, as joint tenants with right of survivorship the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to wit:

**LOT 1, SECTION "B" HUNTERS RIDGE SUBDIVISION, IN SECTION 17, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 69 PAGE 45, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.**

MORE COMMONLY KNOWN AS: 7468 STATELINE RD, OLIVE BRANCH, MS 38654

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in any wise belonging, unto the said GRANTEE, its heirs or assigns forever, subject to, and excepting, current taxes and other assessments reservations in patents, and all easements, right-of way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record. GRANTOR does hereby bind itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the said GRANTEE, its heirs and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, through, or under GRANTOR, but not otherwise.

*grw  
Madison  
+ Bennett*

*h 2*

WITNESS MY SIGNATURE this the 17 day of April, 2007 .

Seller Name: U.S. Bank National Association, as Trustee,  
by Litton Loan Servicing, LP as attorney in fact

BY: *Janice McClure*

Name & Title: Janice McClure  
Senior Vice President  
LITTON LOAN SERVICING, LP  
ATTORNEY-IN-FACT

STATE OF TEXAS  
COUNTY OF HARRIS

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 17 day of April, 2007, within my jurisdiction, the within named Janice McClure Authorized Signatory, who acknowledged that (he)(she) is Janice McClure of Litton Loan Servicing, LP as attorney in fact for U.S. Bank National Association, as Trustee., a corporation, and that for and on behalf of the said corporation, and its act and deed (he)(she) executed the above and forgoing instrument, after having first been duly authorized so to do.

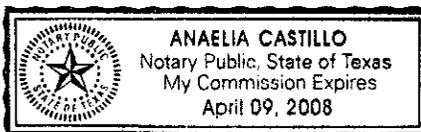
*Anaelia Castillo*

Notary Public

My Commission Expires:

4/9/2008

(Affix official seal, if applicable)



Grantors Address;  
C/O Litton Loan Servicing, LP  
4828 Loop Central Drive  
Houston, TX 77081  
(713)218-4766

Grantee's Address:  
Jerry R. Ruby  
7468 Stateline Rd.  
Olive Branch, MS 38654  
( 901 ) 366-6453  
( 901 ) 368-2914

Prepared By ~~and Return To:~~  
Collins & Associates, PLLC.  
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