

Prepared by and return to:  
Fearnley & Califf - MS  
981 Goodman Road - Ste 105  
Horn Lake, MS 38637  
Phone No.: 662-536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 283-019781

### 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 **Allan B Tsang and Wai-Kiew Tsang**, husband and wife 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 2036, Section F, DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Page 1-5, in the Office of the Chancery Clerk 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 **October 13, 2006** and recorded in **Book 549, Page 109** 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: **May 23, 2007**

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In Witness whereof the undersigned Judy Blanton, has set his/her hand and seal as the duly authorized principal 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: Judy Blanton  
Its: Closing Coordinator  
Dated: 5-17-07  
HUD Delegated Authority

**STATE OF ALABAMA  
COUNTY OF CALHOUN**

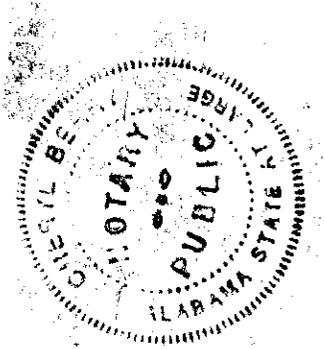
Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 17<sup>th</sup> day of May, \_\_\_\_\_, within my jurisdiction, the within named Judy Blanton, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged him/herself to be duly authorized principal 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, s/he 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.

CHERYL BERRY  
NOTARY PUBLIC  
ALABAMA STATE AT LARGE  
MY COMMISSION EXPIRES  
4/26/2009

Cheryl Berry  
NOTARY PUBLIC  
4/26/2009

My Commission Expires:

Parcel No.: 1088330500203600  
Mail Tax Bills To: 3975 Carroll Drive  
Horn Lake, MS 38637  
Property Address: 3975 Carroll Drive  
Horn Lake, MS 38637



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

Grantee's Address:  
Allan B Tsang and Wai-Kiew Tsang  
P.O. Box 266  
Robinsonville, MS 38664  
Phone #: 901-491-6622  
Phone #: 901-494-9718

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