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H8/17/07 9:32:33
BK 566 PG 515
DESOTO COUNTY, MS
W-E. DAVIS, CH CLERK

ew 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. 283-021160

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 **Felicia Rowsey, unmarried**, 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 38, Section "A", Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Pages 19-26, 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 **December 21, 2006** and recorded in **Book 547, Page 377** 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: **August 16, 2007**

BK 566 PG 516

In Witness whereof the undersigned Cheryl V Berry, 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: Cheryl V Berry - Program Manager

Its: HUD Delegated Authority

Dated: 8/9/07

**STATE OF ALABAMA
COUNTY OF CALHOUN**

Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 9 day of August, within my jurisdiction, the within named Cheryl V Berry, 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.

Linda Jackson
NOTARY PUBLIC

My Commission Expires: 2/03/09

Parcel No.: 10893209000038
Mail Tax Bills To: Homecomings Financial, LLC
2101 Rexford Road S-250W
Charlotte, NS 28211



Property Address: 6629 Timber Point
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:
Felicia Rowsey
6825 Countrywood Drive
Horn Lake, MS 38637
Phone #: N/A
Phone #: 901-859-1314

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

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