

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

STATE OF MISSISSIPPI

FHA CASE NO. 283-017147

**SPECIAL WARRANTY DEED**

Inexing Instructions: Lot 43 Section A, River Oaks S/D, In Sec 2 and 3 T2S, R8W,  
DeSoto Co, MS

---

**This Indenture**, made between Secretary of Housing and Urban Development, of Washington, D.C., or his successors, party of the first part, (**Grantor**), and **Heath T. Harris**, 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 43, Section A, River Oaks Subdivision in Sections 2 and 3, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Pages 17-18, 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 **November 15, 2005** and recorded in **Book 514, Page 503** 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 19, 2009**

---

In Witness whereof the undersigned 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 (HUD), 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 its Delegated Authority, Hooks Van Holm, Inc.,

Kendra Myers

By:

Its: Authorized Signatory

Dated: 2/17/09

STATE OF ALABAMA  
COUNTY OF CALHOUN

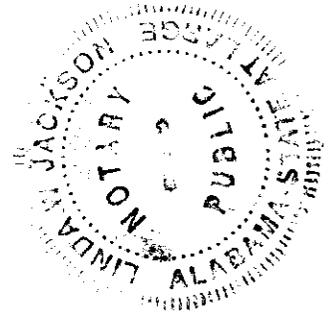
Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 17 day of February 2009, within my jurisdiction, the within named Kendra Myers, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged him/herself to be duly authorized principal and an authorized signatory of **Hooks Van Holm, Inc.**, for and on behalf of said Corporation, being HUD's delegated authority, and on behalf of the Secretary of Housing and Urban Development, as the act and deed of said Corporation and the Secretary of Housing and Urban Development, he/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.

Linda W Jackson  
NOTARY PUBLIC

My Commission Expires: 1/23/13

Parcel No.: 208102180 00043.00  
Mail Tax Bills To: 1670 Ready Cove  
Hernando, MS 38632

LINDA W JACKSON  
NOTARY PUBLIC  
ALABAMA  
STATE AT LARGE



Property Address: 1675 Thomas Street  
Horn Lake, MS 38637

Grantor's Address:  
Secretary of HUD

Grantee's Address:  
Heath T. Harris

c/oHooks Van Holm, Inc.  
1021 Noble Street, Suite 212  
Anniston, AL 36903  
Phone #: (256) 241-1415  
No Second Number

1670 Ready Cove  
Hernando, MS 38632

Phone #:901-647-4986  
Phone #:No Second Number

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