

**INDEXING INSTRUCTIONS:** LOT 17, SECTION B, NORTH CREEK SUBDIVISION, S2, T1S, R8W, DESOTO COUNTY, MS.

File Number: 2218 1951690

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**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, **Federal National Mortgage Association**, does hereby sell, convey and warrant specially unto **TERENCE CHATMAN and LORRAINE OSBORNE**, as joint tenants with full rights of survivorship and not as tenants in common, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to wit:

LOT 17, SECTION B, NORTH CREEK SUBDIVISION, SITUATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 60, PAGE 43-44, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

MORE COMMONLY KNOWN AS: 4277 SWEET FLAG LOOP, SOUTHAVEN, MS 38671

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.

WITNESS MY SIGNATURE, this the 25<sup>th</sup> day of March, 2009.



Federal National Mortgage Association

BY: [Signature]  
Name & Title: Colleen M. Liston  
Assistant Secretary

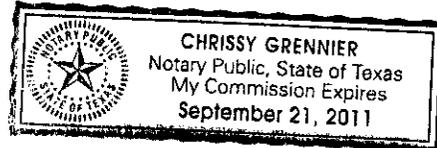
STATE OF TEXAS  
COUNTY OF DALLAS

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this the 25<sup>th</sup> day of March, 2009, within my jurisdiction, the within named Colleen M. Liston, who acknowledged that (he)(she) is Assistant Secretary of Federal National Mortgage Association and that for and on behalf of Federal National Mortgage Association, and its act and deed (he)(she) executed the above and forgoing instrument, after having first been duly authorized so to do.

[Signature]  
Notary Public

My Commission Expires:

(Affix official seal, if applicable)



Grantor's Address:  
Federal National Mortgage Association  
International Plaza II  
14221 Dallas Parkway, Suite 1000  
Dallas, TX 75254-2916  
(972) 773-7632

Grantee's Address:  
TERENCE CHATMAN and LORRAINE OSBORNE  
4277 Sweet Flag Loop  
Southaven, MS 38671  
(313) 384-0237

Prepared By:  
T. Frank Collins, Collins & Associates, PLLC, 599-B Steed Road, Ridgeland, Mississippi 39110, (601) 853-4400, MSB #6394

~~Return To:~~  
First American Title Insurance Company, 4780 Interstate 55 North, Suite 400, Jackson, Mississippi 39211, (800) 682-0088

return to:  
**LINCOLN HODGES**  
**ATTORNEY AT LAW**  
2294 Germantown Rd. S.  
Germantown, TN 38138  
(901) 754-6440