

INDEXING INSTRUCTIONS:

Lot 190, Section C, Edgewater S/D, in Sec. 20, T3S, R7W, Desoto Co., MS

PREPARED BY:

DAVID K. MCGOWAN, ATTORNEY AT LAW
1845 CRANE RIDGE DR., JACKSON, MS 39216
TELEPHONE: (601) 982-8504
MSB #2619
FATD-747

GRANTOR(S):

SECRETARY OF VETERANS AFFAIRS
An officer of the United States of America
DEPARTMENT OF VETERANS AFFAIRS
WASHINGTON, DC 20420
TELEPHONE: (888) 611-5916

RETURN TO:

FIRST AMERICAN TITLE INSURANCE CO.
4780 I-55 N. STE. 400, JACKSON, MS 39211
TELEPHONE: (601) 366-1222
FILE NO. 2218-2142030

GRANTEE(S):

JACK BILLYARD
BILLIE BILLYARD
ADDRESS: 767 Cedar Trace Circle
Hernando, MS 38632
TELEPHONE: 662-449-7948

SPECIAL WARRANTY DEED

This indenture, made on the 7th day of July, 2009 by and between the SECRETARY OF VETERAN AFFAIRS, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter referred to as Grantor, does hereby sell, convey and specially warrant unto Jack Billyard and Billie Billyard (herein referred to as Grantees), as joint tenants with full rights of survivorship and not as tenants in common, the following described property located and situated in DESOTO County, Mississippi, to-wit:

LOT 190, SECTION C, EDGEWATER SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 74, PAGES 39-40, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

More commonly known as: 3156 Stonehenge, Hernando, MS 38632

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

Pursuant to Provisions of 38 U.S.C. 3720 (a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

Secretary of Veterans Affairs, An officer of the United States of America

By: *[Signature]*

Its: Amy Spriet Asst. Secretary
Countrywide Pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342(f)

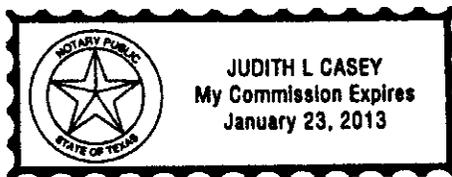
STATE OF Texas

Collin COUNTY

On this date, before me personally appeared Amy Spriet, pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Texas aforesaid, this 7 day of July, 2009.

Judith L. Casey
Notary Public



My term expires: _____