

**INDEXING INSTRUCTIONS:**

Lot 11, Twelve Oaks S/D, Desoto County, Mississippi.

**PREPARED BY:**

DAVID K. MCGOWAN, ATTORNEY AT LAW  
1845 CRANE RIDGE DR., JACKSON, MS 39216  
TELEPHONE: (601) 982-8504  
MSB #2619  
FATD-960

**GRANTOR(S):**

HSBC MORTGAGE SERVICES, INC.  
636 GRAND REGENCY BLVD  
BRANDON, FL 33509  
TELEPHONE: 651-234-3600

**RETURN TO:**

FIRST AMERICAN TITLE INSURANCE CO.  
4780 I-55 N. STE. 400, JACKSON, MS 39211  
TELEPHONE: (601) 366-1222  
FILE NO. 2218-2152027

**GRANTEE(S):**

DAVID L. PANELL  
ADDRESS: 2101 Buckingham Dr  
Southaven, MS 38861  
TELEPHONE: 662-280-0396

**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 is hereby acknowledged, the undersigned **HSBC MORTGAGE SERVICES, INC.** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **DAVID L. PANELL** (herein referred to as Grantee), the following described property located and situated in DESOTO County, Mississippi, to-wit:

Lot 11, Twelve Oaks Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 29, Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 11 day of Aug 2009.

HSBC MORTGAGE SERVICES, INC.  
*[Signature]*  
By Maria I. Ortega  
Its Asst. Vice President

STATE OF CA.  
COUNTY OF L.A.

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named Maria I. Ortega, who acknowledged to me that he/she is the Asst. Vice President of HSBC MORTGAGE SERVICES, INC and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 11th day of Aug 2009.

*[Signature]*  
NOTARY PUBLIC

My Commission Expires:

