

Prepared by:

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STATE OF MISSISSIPPI

FHA CASE NO. 281-334433

COUNTY OF DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 25, Sec A, Hernando Estates S/D, Sec 7, T3S, R7W, Plat Book 3, Page 33, DeSoto Co, MS

This Indenture, made this 24th day of May, 2010, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

**Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C.,
(Grantor)**

c/o Hooks Van Holm, Inc.
1021 Noble Street, Suite 212
Anniston, AL 36203
(256) 241-1415
No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

Charlotte G. Shackelford,

(Grantee(s))

1965 Laurel Stone
Nesbit, MS 38651
(662) 429-7166
No Second Number

() as joint tenants with full rights of survivorship and not as tenants in common, (if applicable) party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 25, Section A, Hernando Estates Subdivision, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 3, Page 33, in the Chancery Clerk's Office of DeSoto County, MS.

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).

This Deed not to be in effect until: **May 28, 2010**

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 Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims **of all persons claiming by, through or under the Grantor.**

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and **subject to** any state of facts an accurate survey would show.

In Witness whereof the undersigned Angelita Harris, who acknowledged that she/he is **HUD's Delegated Authority** of Hooks Van Holm, Inc., an Alabama corporation, and has set her/his hand and seal for and on behalf of the said 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

Angelita Harris
By: Hooks Van Holm, Inc.,
Its: Authorized Signatory

STATE OF ALABAMA
COUNTY OF CALHOUN

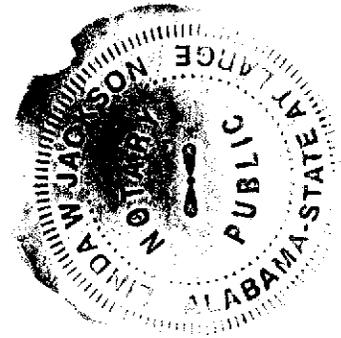
Personally appeared before me, the undersigned authority in and for said county and state, on this 24 day of May, 2010, within my jurisdiction, the within named Angelita Harris who acknowledged to me that she/hewith is **HUD's Delegated Authority** of Hooks Van Holm, Inc., an Alabama corporation, and has set her/his hand and seal for and on behalf of the said 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, and as the act and deed of said Corporation and the Secretary of Housing and Urban Development, she/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 W Jackson
NOTARY PUBLIC

My Commission Expires: 11/23/13

(Seal)

LINDA W JACKSON
NOTARY PUBLIC
ALABAMA
STATE AT LARGE



Parcel No.: 307307010 00025.00
Mail Tax Bills to: Charlotte G. Shackelford
1323 Pontotoc Dr.
Hernando, MS 38632
Property Address: 1323 Pontotoc Dr.
Hernando, MS 38632

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