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DK W BK 649 PG 195
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

INDEXING INSTRUCTIONS:

Lot 1, The Estates of Grove Meadows Subdivision, situated in Section 21, Township 2 South, Range 7 West, DeSoto County, Mississippi
10080459

PREPARED BY:

DAVID K. MCGOWAN, ATTORNEY AT LAW
1845 CRANE RIDGE DR., JACKSON, MS 39216
TELEPHONE: (601) 982-8504
MSB #2619
FATD-2681

GRANTOR(S):

FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 INTERNATIONAL PARKWAY STE 1000
DALLAS, TX 75254
TELEPHONE: (972) 773-7551

RETURN TO:

FIRST AMERICAN TITLE INSURANCE CO.
4780 I-55 N. STE. 400, JACKSON, MS 39211
TELEPHONE: (601) 366-1222
FILE NO. 2218-2434999
Return to
Realty Title
6397 Goodman Road
Suite 112
Olive Branch, MS 38654
601-943-8077

GRANTEE(S):

JONATHAN L. CUMMINS
AMY S. CUMMINS
ADDRESS: 2170 Manning Circle
Nesbit, MS 38651
TELEPHONE: 601-945-5299 / 662-251-9635

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 **Jonathan L. Cummins and Amy S. Cummins**, 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 1, The Estates of Grove Meadows Subdivision, situated in Section 21, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat recorded in Plat Book 82, Pages 43-44, Chancery Clerk's Office, DeSoto County, Mississippi.

MORE COMMONLY KNOWN AS: 2170 Manning Circle EA, Nesbit, MS 38651

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 successor 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 14th day of December, 2010.



STATE OF TX
COUNTY OF Dallas

Federal National Mortgage Association

BY: [Signature]
Name & Title: Chrissy Wilson
Assistant Vice President

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 14th day of December, 2010, within my jurisdiction, the within named Chrissy Wilson who acknowledged that (he)(she) is Assistant Vice President 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.

My Commission Expires:

(Affix official seal, if applicable)

