

**Prepared by:**

Fearnley & Califf, PLLC  
7028 Flower Creek Drive - Suite C  
Southaven, MS 38671  
Phone No.: 662-536-4907  
Linda J. Mathis, Attorney - MS Bar Number: 9183

**Return to:**

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7028 Flower Creek Drive - Suite C  
Southaven, MS 38671  
Phone No.: 662-536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 281-322279

COUNTY OF DeSoto

**SPECIAL WARRANTY DEED**

INDEXING INSTRUCTIONS: Lot 313, Sec C, Brook Hollow S/D, Sec 24, T1S, R8W, Plat Book 7, Page 46, DeSoto Co, MS

This Indenture, made this 26<sup>th</sup> day of January, 2011, 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)**

40 Marietta Street N.W.  
Five Points Plaza  
Atlanta, GA 30303  
(404) 331-4576  
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,

**Juan Izaguirre Ruiz,  
(Grantee(s))**

62 Stonebrook Cv.  
Southaven, MS 38671  
(662) 510-3007  
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 313, Section C, Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 7, Page 46, in the Office of the Chancery Clerk of DeSoto County, Mississippi.**

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: January 31, 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.

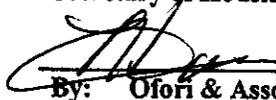
Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

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 Naomi Davis, who acknowledged that she/he is HUD's Delegated Authority of Ofori & Associates, PC, 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. 4837-D-57 (July 25, 2005), as amended.

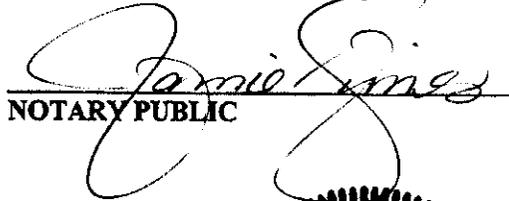
Secretary of Housing and Urban Development  
As HUD's  
Designated Agent



By: Ofori & Associates, PC  
Its: Authorized Signatory

STATE OF GEORGIA  
COUNTY OF FULTON

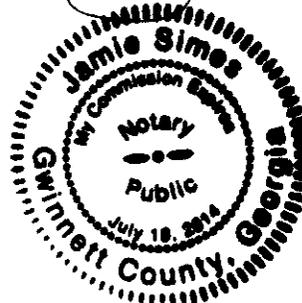
Personally appeared before me, the undersigned authority in and for said county and state, on this 26<sup>th</sup> day of January, 2011, within my jurisdiction, the within named Naomi Davis who acknowledged to me that she/hewith is HUD's Delegated Authority of Ofori & Associates, PC, and has set her/his 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. 4837-D-57 (July 25, 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.

  
NOTARY PUBLIC

My Commission Expires: 07-18-14

(Seal)

Parcel No.: 1 08 6 24 11 0 000313  
Mail Tax Bills to: Juan Izaguirre Ruiz  
97 Stonebrook Cove  
Southaven, MS 38671  
Property Address: 97 Stonebrook Cove  
Southaven, MS 38671



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