

3/02/11 10:55:19  
DK W BK 653 PG 51  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**This Instrument Prepared By:**  
Charles B. Griffith  
Attorney at Law, MS Bar No. 102008  
108 Harding Place, Suite 203  
Nashville, Tennessee 37205  
615.457.2931 [telephone]  
(Deed Preparation Only)

**Record and Return To:**  
LandCastle Title  
3343 Aspen Grove Drive, Ste. 240  
Franklin, Tennessee 37067  
615.503.9901 [Telephone]  
LCT File No. MSF-110200250A  
(Examiner of Title)

**PREPARED BY AND RETURN TO**  
**REALTY TITLE**  
2386 East Parkway  
Hermosa, MS 38632  
(662) 429-2680 FAX (662) 429-5160

STATE OF MS )  
COUNTY OF DeSoto )

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of ten dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned FEDERAL NATIONAL MORTGAGE ASSOCIATION, ("Grantor," hereinafter) does hereby sell, assign, convey, specially warrant, and deliver unto LAKSH NANDRAJOG AND POONAM NANDRAJOG, AND RAVI K. NANDRAJOG, ("Grantee," hereinafter), the following described property situated in DESOTO County, Mississippi, and being more particularly described as follows:

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND  
MADE A PART HEREOF BY REFERENCE

RESTRICTIONS ON TRANSFER (IF ANY): SEE EXHIBIT "B" ATTACHED  
HERETO AND MADE A PART HEREOF BY REFERENCE

Commonly known as street address: 6322 Kristen Cove, Olive Branch, MS 38654

Indexing Instructions: Lot 620, Sec. N, Magnolia Estates S/D, Sec. 35, T1S, R6W  
Plat Bk. 52, Pgs. 43-44, DeSoto County, MS

Grantor Name and Address:  
Federal National Mtg. Assoc  
PO Box 650043  
Dallas, TX 75265  
Phone No. 1: 404-398-6000  
Phone No. 2: N/A

Grantee Name and Address:  
~~6322 Kristen Cove~~  
5898 Michaelson Drive  
Olive Branch, MS 38654  
Phone No. 1: 901-606-3711  
Phone No. 2: SAME

Property Address:  
6322 Kristen Cove  
Olive Branch, MS 38654

This conveyance is made subject to any and all reservations, restrictions, easements, exceptions, covenants and conditions of record, including any mineral, oil, or gas reservations and any covenants or restrictions of record. Taxes for the current year have been pro-rated as of this date and are hereby assumed by the Grantee herein. This conveyance is also subject to zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use of occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantor on this 23<sup>rd</sup> day of February, 20 11.

**GRANTOR:**  
Federal National Mortgage Association

**BY:**  
Morris, Hardwick & Schneider, Attorney in Fact

**BY:**

[Signature]  
Jennifer Marler Frank  
(Print Signer's Name and Title/Capacity)

**ACKNOWLEDGMENT**

STATE OF TN  
COUNTY OF Williamson )

THIS DAY personally appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within named Jennifer Marler Frank (Signer) who acknowledged to me that s/he is the Partner (title/capacity) of Morris Hardwick Schneider (Signer's company name), the Attorney in Fact for Federal National Mortgage Association (Grantor) and that in its capacity as Attorney in Fact for Grantor s/he executed, signed, and delivered the above and foregoing instrument after having been authorized by Morris Hardwick Schneider (Signer's company name) and Grantor to do so.

Given under my hand and seal this the 23<sup>rd</sup> day of February, 20 11.

[Signature]  
NOTARY PUBLIC  
My Commission Expires: 4/19/2015



**EXHIBIT "A"**  
**(Legal Description)**

Land situated in DeSoto County, Mississippi, further described as follows, to-wit:

Lot 620, Section N, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 52, page 43-44 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Indexing Instructions: Lot 620, Section N, Magnolia Estates Subdivision, Section 35, Township 1 South, Range 6 West, Plat Book 52, page 43-44 in the Chancery Clerk's Office of DeSoto County, Mississippi

Property Address:  
6322 Kristen Cove  
Olive Branch, MS 38654

**EXHIBIT "B"**  
**(Restrictions On Grantee's Right to Transfer)**

GRANTEE HEREIN SHALL BE PROHIBITED FROM CONVEYING CAPTIONED PROPERTY TO A BONAFIDE PURCHASER FOR VALUE FOR A SALES PRICE OF GREATER THAN \$91,800.00 FOR A PERIOD OF 3 MONTH(S) FROM THE DATE OF THIS DEED. GRANTEE SHALL ALSO BE PROHIBITED FROM ENCUMBERING SUBJECT PROPERTY WITH A SECURITY INTEREST IN THE PRINCIPAL AMOUNT OF GREATER THAN \$91,800.00 FOR A PERIOD OF 3 MONTH(S) FROM THE DATE OF THIS DEED. THESE RESTRICTIONS SHALL RUN WITH THE LAND AND ARE NOT PERSONAL TO GRANTEE. THIS RESTRICTION SHALL TERMINATE IMMEDIATELY UPON CONVEYANCE AT ANY FORECLOSURE SALE RELATED TO A MORTGAGE OR DEED OF TRUST.

Property Address:  
6322 Kristen Cove  
Olive Branch, MS 38654