

5/09/11 9:54:45
DK W BK 657 PG 114
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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

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Southaven, MS 38671
Phone No.: 662-536-4907

STATE OF Mississippi
COUNTY OF DeSoto

FHA CASE NO.: 283-016268

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 57, Sec B, Southern Trace S/D, Sec 28, T1S, R7W, Plat Book 55, Page 6, DeSoto Co, MS

This Indenture, made this 7th day of May, 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
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,

**Jeffrey Bonham, sole proprietor
(Grantee(s))**

7291 Saddle Trail Cv.
Olive Branch, MS 38654
(901) 598-5181
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 57, Section B, Southern Trace Subdivision, situated in Section 28, Township 1 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 55, Page 6, 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 5, 2011

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 RON HUTCHISON, who acknowledged that she/he is HUD's Delegated Authority of HomeTelos, LP, 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

HomeTelos, LP as Asse. Manager
Contractor for C-OPG-23637

By: HomeTelos, LP
Its: Authorized Signatory

For HUD by: Ron Hutchison
Ron Hutchison, Senior Project Manager

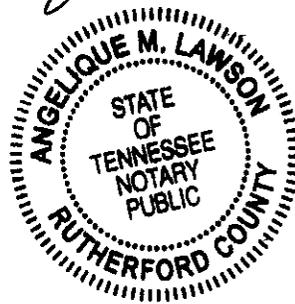
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority in and for said county and state, on this 14 day of May, 2011, within my jurisdiction, the within named RON HUTCHISON who acknowledged to me that she/hewith is HUD's Delegated Authority of HomeTelos, LP, 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 and the Secretary of Housing and Urban Development, she/he executed the above and foregoing instrument, after first having been duly authorized by said and the Secretary of Housing and Urban Development so to do.

Angelique M. Lawson
NOTARY PUBLIC

My Commission Expires: Sept. 10, 2011

(Seal)



Parcel No.: 1 07 8 28 09 0 00057 00

Mail Tax Bills to: Jeffrey Bonham
7291 Saddle Trail Cv.
Olive Branch, MS 38654

Property Address: 2334 Heather Ridge
Southaven, MS 38671

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