

12/27/11 12:46:41
DK W BK 672 PG 61
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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DEED IN LIEU OF FORECLOSURE

Indexing Instructions: Lot 446 section 4 Parcel 6
Central Park neighborhood, section 20 and 29
Township ~~20~~ 15 range 7 west Plat 88 Reg 3 IN
DE SOTO County, MS

DOI-563614
PREPARED BY:

John O. Windsor, Esq.
Bar #102155
8940 Main Street
Clarence, NY 14031
716-634-3405

RETURN TO:

SECURED LENDING SERVICES
290 BILMAR DRIVE
PITTSBURGH, PA 15205

GRANTOR:

DONALD W. HOLMES, SR. AND ERICA P.
HOLMES
4744 W EAST ROSS PKWY, BLDG 36, APT 202
SOUTHAVEN, MS 38671
(662) 216-6075 NA

GRANTEES:

HSBC MORTGAGE SERVICES, INC.
636 GRAND REGENCY BLVD
BRANDON, FL 33510
(800) 365-6730

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 is hereby acknowledged, the undersigned, DONALD W. HOLMES, SR. AND ERICA P. HOLMES HUSBAND AND WIFE Grantors, do hereby sell, convey and warrant unto HSBC MORTGAGE SERVICES, INC. Grantees, the following described land and property lying and being situated in DE SOTO County, Mississippi, to-wit:

SEE ATTACHED EXHIBIT "A"

THIS CONVEYANCE is subject to applicable building restrictions, restrictive covenants, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis. When said taxes are actually determined, if the proration as of this date is incorrect, then the Grantors agree to pay the Grantees or their assigns any amount which is a deficit on an actual proration and likewise, the Grantees agree to pay the Grantors any amount overpaid by them.

THIS DEED IS AN ABSOLUTE CONVEYANCE, THE GRANTOR(S) HAVING SOLD THE ABOVE-DESCRIBED REAL PROPERTY TO THE GRANTEE FOR A FAIR AND ADEQUATE CONSIDERATION, SUCH CONSIDERATION BEING FULL SATISFACTION OF ALL OBLIGATIONS SECURED BY THE DEED OF TRUST/MORTGAGE HERETOFORE EXECUTED BY GRANTOR(S). GRANTOR(S) DECLARE(S) THAT THIS CONVEYANCE IS FREELY AND FAIRLY MADE AND THAT THERE ARE NO AGREEMENTS, ORAL OR WRITTEN, OTHER THAN THIS DEED BETWEEN GRANTOR(S) AND GRANTEE WITH RESPECT TO THE ABOVE-DESCRIBED REAL PROPERTY.

MCSF

CONDITION AGAINST MERGER: acceptance of this deed by the grantee shall not cancel the existing mortgage from the Grantor to HSBC MORTGAGE SERVICES, INC., nor shall acceptance result in a merger of the mortgage lien into the fee simple conveyed hereby. The existing mortgage from the Grantor to the Grantee shall be cancelled only by a separate written instrument executed and recorded in the accordance with the law.

WITNESS THE SIGNATURES of the Grantors on the 28 day of November, 2011.

Donald W. Holmes, Sr.
DONALD W. HOLMES, SR.
Erica P. Holmes
ERICA P. HOLMES

STATE OF Mississippi
COUNTY OF Desoto

PERSONALLY APPEARED before me, the undersigned authority to and for said County and State, on this the 28th day of Nov, 2011, the within named DONALD W. HOLMES, SR., who acknowledged that he/she executed, signed and delivered the above and foregoing instrument on the day and year therein contained.

My commission expires: January 13, 2014

Dorothy R. Matthews
NOTARY PUBLIC
NOTARY PUBLIC
ID No 94991
Comm Expires
January 13, 2014
STATE OF MISSISSIPPI
DESOTO COUNTY

STATE OF Mississippi
COUNTY OF Desoto

PERSONALLY APPEARED before me, the undersigned authority to and for said County and State, on this the 28th day of Nov, 2011, the within named ERICA P. HOLMES, who acknowledged that he/she executed, signed and delivered the above and foregoing instrument on the day and year therein contained.

My commission expires: January 13, 2014

Dorothy R. Matthews
NOTARY PUBLIC

STATE OF MISSISSIPPI
DOROTHY R. MATTHEWS
NOTARY PUBLIC
ID No 94991
Comm Expires
January 13, 2014
DESOTO COUNTY

Our File No. ANA201124596

EXHIBIT A

LEGAL DESCRIPTION

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 446, SECTION H, PARCEL 6, CENTRAL PARK NEIGHBORHOOD, SITUATED IN SECTIONS 20 AND 29, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 88, PAGE 3, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

SUBJECT TO THE EASEMENTS AND RESTRICTIONS AS SHOWN ON THE PLAT MAP FILED IN PLAT BOOK 88, PAGE 3.

SUBJECT TO RESTRICTIVE COVENANTS FOR CENTRAL PARK NEIGHBORHOOD - SECTION H RECORDED 7/1/04 IN BOOK 475 PAGE 707.

TAX MAP OR PARCEL ID NO.: 1-07-4-20-09-0-0046-00

PROPERTY COMMONLY KNOWN AS: 1717 CHERRY CREEK DRIVE, SOUTHAVEN, MS 38671-7320