

Prepared by:

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FHA Case No.: 281-327375

State of Mississippi

County of DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 92, Sec B, Twin Lakes S/D, Sec 6, T2S, R8W, Plat Book 7, Page 52, DeSoto Co, MS

This Indenture, made this 18 day of December, 2012, 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,

**Vincent Lamonte Henderson, married,
(Grantee(s))**

4645 Golden West
Southaven, MS 38671
(662) 671-5255
No Second Number

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 92, Section B, Twin Lakes Subdivision, situated in Section 6, Township 2 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 7, Page 52, in the Chancery Clerk's Office of DeSoto County, MS.

This Deed not to be in effect until: December 18, 2012

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).

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 Stephanie Butler, 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

[Signature] 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 18 day of December, 2012, within my jurisdiction, the within named Stephanie Butler who acknowledged to me that she/he with 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 a professional 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 a professional corporation and the Secretary of Housing and Urban Development so to do.

[Signature]
NOTARY PUBLIC

My Commission Expires: _____
(Seal)

Joaquima L Shaw Joyner
NOTARY PUBLIC
Douglas County, GEORGIA
My Comm. Expires
12/12/2015

Parcel No.: 208306020 00092.00
Mail Tax Bills to: Vincent Lamonte Henderson
5771 Ashford Drive
Horn Lake, MS 38637
Property Address: 5771 Ashford Drive
Horn Lake, MS 38637

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