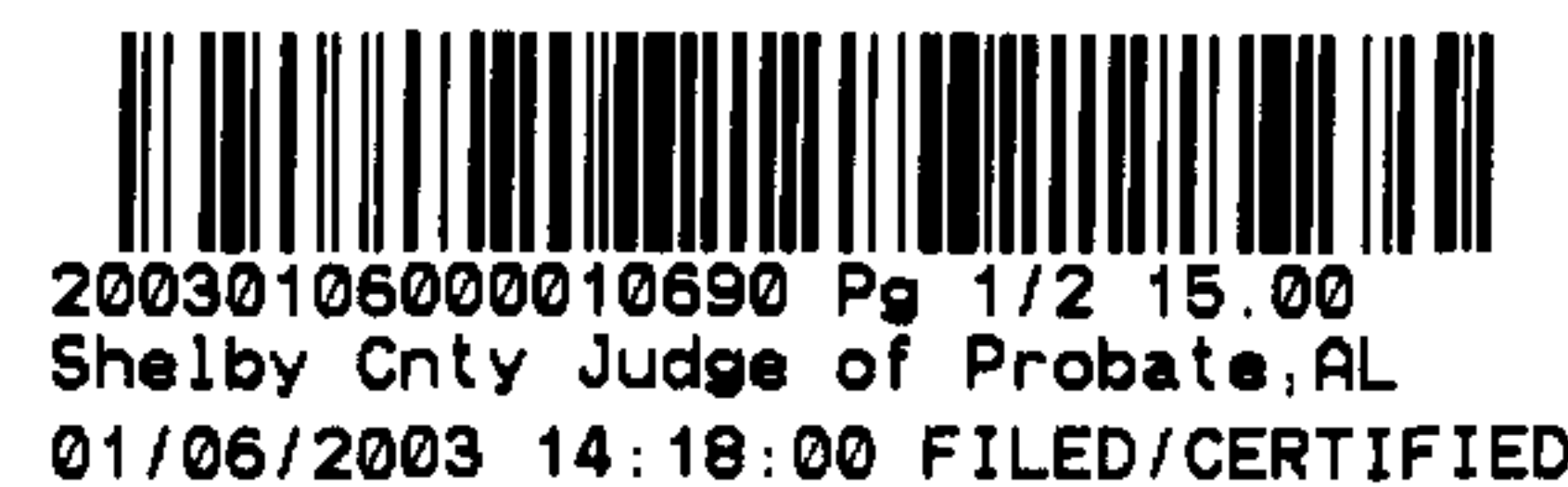


SPECIAL WARRANTY DEED



KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten and no/100 Dollars (\$10.00) cash in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT to Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in Shelby County, Alabama, to-wit:

Lot 13, according to the survey of Stonehaven, as recorded in Map Book 21, Page 25, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, to the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, the said Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. by

Timothy P. O'Brien, its Asst. Vice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this 20th day of Dec., 2002.

20030106000010690 Pg 2/2 15.00
Shelby Cnty Judge of Probate, AL
01/06/2003 14:18:00 FILED/CERTIFIED

ATTEST (Corporate Seal)

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.

Jerry Lee Waugh
Asst. Secretary JERRY LEE WAUGH

By: [Signature]
TIMOTHY P. O'BRIEN, ASST. VICE PREIDENT

Its: _____

STATE OF NORTH CAROLINA

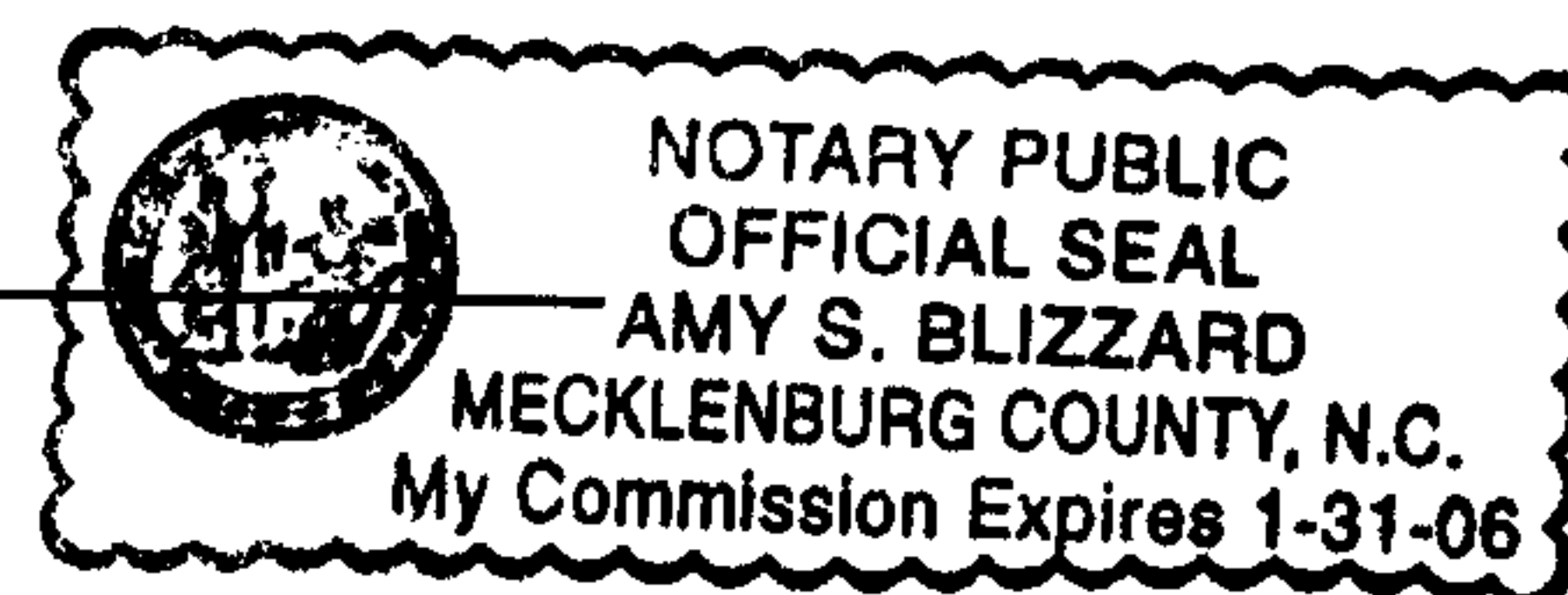
COUNTY OF MECKLENBURG

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that TIMOTHY P. O'BRIEN and JERRY LEE WAUGH, whose names as ASST. VICE PRESIDENT and ASST. SECRETARY, respectively, of Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc., are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

Given under my hand and official seal, this the 20th day of December, 2002.

MY COMMISSION EXPIRES:

[Signature]
Notary Public



GRANTEE'S ADDRESS:

Department of Housing and Urban Development

Best Assets-CitiWest JV
3420 Norman Berry Drive, Suite 600
Atlanta, GA 30354

This instrument prepared by:
Chalice E. Tucker
SHAPIRO & TUCKER, L.L.P.
2107 5th Avenue North - Suite 500
Birmingham, Alabama 35203