



20050113000022400 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
01/13/2005 14:11:00 FILED/CERTIFIED

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Thomas P. O'Sullivan

289 Waterford Cove Trail
Calera, Alabama 335040

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred sixty-five thousand and 00/100 Dollars (\$165,000.00) to the undersigned Grantor, JPMorgan Chase Bank, as Trustee, a corporation, by Residential Funding Corporation, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Thomas O'Sullivan and Rebecca Gamble O'Sullivan (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 591, according to the survey of Waterford Cove, Sector 1, as recorded in Map Book 28, Page 68, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Easement/right-of-way to Shelby County as recorded in Book 240 Page 36.
4. Covenants, Conditions, and Restrictions recorded in Instrument # 2000-40215, being amended in Instrument # 2001-12019, Instrument # 2001-12818, Instrument # 2001-12819, Instrument # 2001-25860 and Instrument # 1995-1640.
5. Ordinance with the City of Calera as recorded in Instrument Number 2000-0006.
6. Grant to the State of Alabama for Railroad as recorded in Real 278, Page 5.
7. Reservation of mineral and mining rights recorded in Instrument Number 1995-1640, Real 345, Page 744 and Instrument Number 2000-37886.
8. Terms and conditions as recorded in Instrument Number 1995-1641.
9. Release of damages as recorded in Instrument Number 1995-1640 and Real 345, Page 744.
10. Articles of Waterford Home Owners Association, as recorded in Instrument Number 2001-12817 and Instrument Number 2001-13145.

11. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20040427000215920, in the Probate Office of Shelby County, Alabama.

\$ 168,547.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 5th day of November, 2004.

JPMorgan Chase Bank, as Trustee
By, Residential Funding Corporation

by, Sharmel Dawson-Tyau
Its As Attorney in Fact
ASST-VP

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Sharmel Dawson-Tyau, whose name as ASST Vice-president of Residential Funding Corporation, as Attorney in Fact for JPMorgan Chase Bank, as Trustee, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 5th day of November, 2004.

[Signature]
NOTARY PUBLIC
My Commission expires: 05-23-08

2004-000434

