

INVESTOR NUMBER: 011-5123388-703

COUNTRYWIDE HOME LOANS, INC. LOAN NUMBER: 00031446789MN35

MORTGAGOR(S): RUTH G. WILKES

THIS INSTRUMENT PREPARED BY:

Ginny Rutledge
Sirote & Permutt, P.C.
2311 Highland Avenue South
P. O. Box 55727
Birmingham, AL. 35255-5727

STATE OF ALABAMA)

COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Mortgage Electronic Registration Systems, Inc.**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development, his Successors and Assigns**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 7, according to the Survey of Chanda Terrace, 4th Sector, as recorded in Map Book 12, Page 99, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., a corporation, has caused this conveyance to be executed by Kimberly Dawson, its Vice President, who is duly authorized, on the 28th day of January, 2005.

Mortgage Electronic Registration Systems, Inc.

[AFFIX SEAL]

By:
Its

[Signature]
KIMBERLY DAWSON VICE PRESIDENT

STATE OF Texas

COUNTY OF Collin

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that KIMBERLY DAWSON VICE PRESIDENT, whose name as KIMBERLY DAWSON VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc., 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.

Given under my hand and official seal this the 28th day of January, 2005.

Matthew G Stoner
NOTARY PUBLIC

My Commission Expires:

