20050523000248270 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 05/23/2005 10:52:00AM FILED/CERT

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

Send Tax Notice to: Wendy T. Fricks

Mr. + Mrs. Brian Fricks
5004 Longleat Lane
Biham. AL. 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Three hundred twenty thousand and 00/100 Dollars (\$320,000.00) to the undersigned Grantor, Mortgage Electronic Registration Systems, Inc., acting soley as nominee for Countrywide Home Loans, Inc., a corporation, by Countrywide Home Loans, Inc., 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 Wendy T. Fricks, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit: **and Brian Fricks*, jointly for life with right of survivorship

Lot 37, according to the Amended Survey of Hickory Ridge Subdivision, as recorded in Map Book 11, Page 79, 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 Water Works and Sewer Board of the City of Birmingham as recorded in Book 144 Page 878.
- 4. Easement/right-of-way to Alabama Power Company as recorded in Book 167 Page 406, Book 139, Page 140 and Book 158, Page 723.
- 5. Mineral and mining rights as recorded in Book 108 Page 150.
- 6. Covenants, conditions, and restrictions recorded in Book 153, Page 992 and amended in Book 262, Page 764 and Book 262, Page 766 and further amended in Instrument No. 1994-26880.
- 7. Restrictive covenants in favor of Alabama Power Company recorded in Book 158, Page 723.
- 8. Release of damages recorded in Book 108, Page 150, Book 234, Page 434 and Instrument No. 1992-6816
- 9. Agreement with Alabama Power Company recorded in Book 158, Page 720.
- 10. Permit to Alabama Power recorded in Book 167, Page 406.
- 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. 20040805000439090, in the Probate Office of Shelby County, Alabama.
- \$ 320,000.00 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.

Faster

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IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 9th day of May, 2005.

> Mortgage Electronic Registration Systems, Inc., acting soley as nominee for Countrywide Home Loans, Inc.

By, Countrywide Home Loans, Inc.

by, Its Delina Mwakurika, Asst. Secretary

As Attorney in Fact

STATE OF TEXAS

COUNTY OF COLLIN

LESIJE SLATER

Notary Public. State of Texas

. My Commission Expires 07-27-05

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Delina Mwakuriga, whose name as Asst. Secretary of Countrywide Home Loans, Inc., as Attorney in Fact for Mortgage Electronic Registration Systems, Inc., acting soley as nominee for Countrywide Home Loans, 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, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 9th day of May, 2005.

NOTARY PUBLIC Leslie Slater

My Commission expires: 07/27/05

AFFIX SEAL

2004-001149