

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

Send Tax Notice to:
Nancy S. Schneider

1111 King Arthur Court
Alabaster, AL 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred ten thousand and 00/100 Dollars (\$110,000.00) to the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, organized and existing under the laws of the United States of America, by National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services, 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 Nancy S. Schneider, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 1, Block 2, according to the Survey of Royal Place, as recorded in Map Book 17, Page 143, 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 South Central Bell Telephone Company as recorded in Instrument No.1994-29751.
4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not insured herein.
5. 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. 20080623000255100, in the Probate Office of Shelby County, Alabama.

\$ 109,406.00 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.

Special Warranty Deed

December 27, 2005

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the _____ day of September, 2008.

Federal Home Loan Mortgage Corporation
By, Authorized Signer National Default REO Services, a
Delaware Limited Liability Company dba First American Asset
Closing Services ("FAACS")

by,

Its

Joseph Verdugo, VP

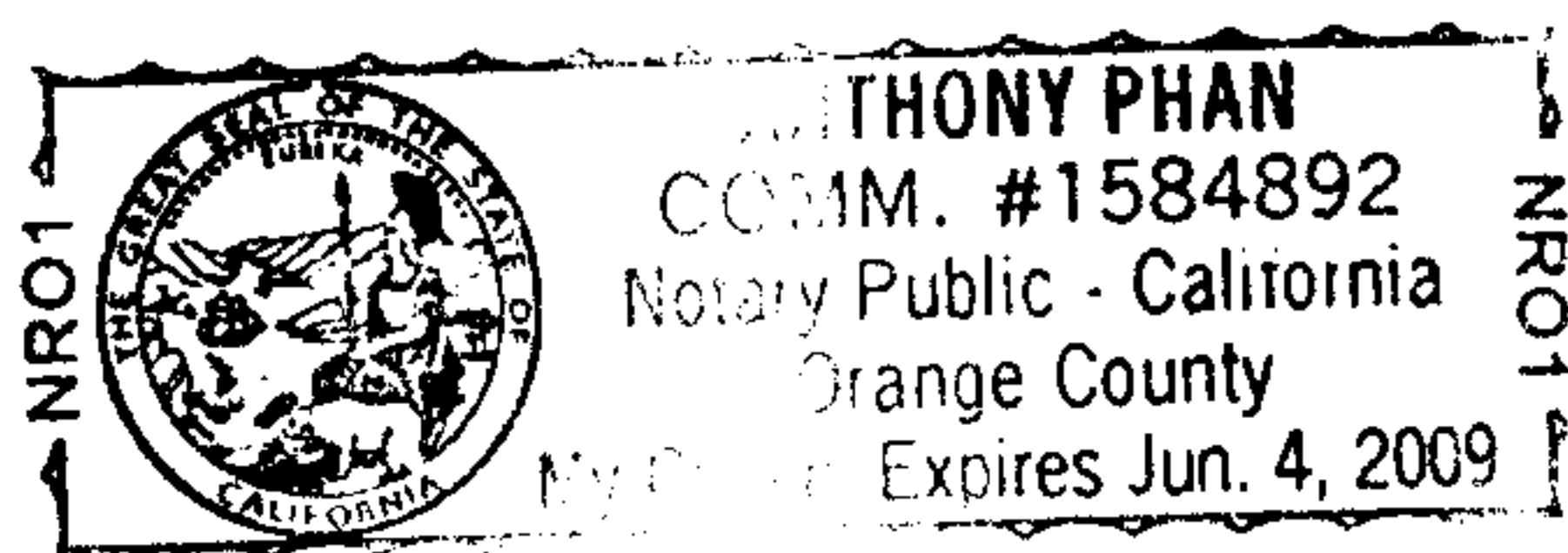
As Attorney in Fact

STATE OF California

COUNTY OF Orange

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joseph Verdugo, whose name as Vice President of Authorized Signer National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services ("FAACS"), as Attorney in Fact for Federal Home Loan Mortgage Corporation, 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 23 day of September, 2008.



[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

598473

2008-002591