SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby PROPERTY ADDRESS: Nicole B. Belflower 1917 Chandalar Court Pelham, AL 35124

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of Sixty Eight Thousand and One Hundred Ninety Two No/100 Dollars (\$68,192.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Nicole B. Belflower, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Unit "A", Building 4, Lot 3 of Chandalar South Townhouses, as recorded in Map Volume 7, Page 166, in the Probate Office of Shelby County, Alabama, more particularly described as follows: Commence at the most Westerly corner of Lot 3; thence in a Southeasterly direction along the Southwest line of Lot 3, a distance of 14.90 feet; thence 90 degrees left in a Northeasterly direction a distance of 20.0 feet to the point of beginning; said point being further identified as being the point of intersection of the center line of the wood fence enclosing the fronts of Unit "A", "B", "C" and "D", and the center line of the wood fence joining the Westerly corner of Unit "A"; thence continue in a Northeasterly direction along the center line of said fence, wall and fence, being the Northwest side of Unit "A", a distance of 68.0 feet to the most Northerly corner of the fence enclosing the backs of Units "A", "B", "C" and "D", thence right in a Southeasterly direction along the center line of last described fence a distance of 26.21 feet to intersection of the center line of the wood fence common to Units "A" and "B", thence right in a Southwesterly direction along the center line of said fence, party wall and fence a distance of 68.0 feet to intersection of the center line of the fence enclosing the fronts of Units "A", "B", "C", and "D"; thence right in a Northwesterly direction along the center line of last described fence a distance of 26.07 feet to the point of beginning. Situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 6 30 201

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated March 2, 2011 and recorded on March 15, 2011 in Instrument 20110315000083940, Page 1-3.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated March 11, 2011 and recorded on March 29, 2011in Instrument 20110329000097650, Page 1-3.

TO HAVE AND TO HOLD to the said Nicole B. Belflower, in fee simple, and to the heirs, together with every right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this Z day of June, 20 11.

> SHAUN DONOVAN SECRETARY OF HOUSING AND URBAN DEVELOPMENT By HomeTelos, LP

HOAM PENESON FOR HAB ARREST MATTER BOOK Contractor for C-088-28837

-OBMUD DV: Por Husbergard Ambing Project Manager

10707000196560 1/1 \$13.00 Shelby Cnty Judge of Probate, AL 07/07/2011 11:20:29 AM FILED/CERT

> STATE OF TENNESSEE COUNTY OF DAVIOSON

INDICHISON Public in and for said County in said State, do hereby certify that HUTCHISON, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date Jule 29, 2011, by virtue of the authority vested in him/her by the delegation of authority published at Federal Register Notice FR-4837-D-57 (July 25, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Shaun Donovan, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 24 day

NOTARY PUBLIC

My Commission Expires: