

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

Send Tax Notice to:
Michael Shane Palmer

313 Narrows Parkway
Birmingham, AL 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred seventy-four thousand five hundred and 00/100 Dollars (\$174,500.00) to the undersigned, Fannie Mae aka Federal National Mortgage Association, a corporation, by and through Sirote & Permutt, P.C., 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 Michael Shane Palmer, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 111, according to the Final Plat of Narrows Point-Phase 3, as recorded in Map Book 28, Page 120 A & B, in the Probate Office of Shelby County, Alabama; being situated in 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. Easements, restrictions, covenants, agreements and all other terms and provisions of the Declaration of Covenants Conditions and Restrictions recorded in Instrument Number 2000-9755; Instrument Number 2000-17136; Instrument Number 2000-36696 and Instrument Number 2001-38328.
4. Transmission line permit Alabama Power Company as recorded in Deed Book 109, Page 70; Deed Book 145, Page 22; Deed Book 103, Page 154; Deed Book 123, Page 420 and Deed Book 102, Page 181.
5. Assignment of Developers Rights and Obligations for The Narrows as recorded in Instrument Number 2000-40514.
6. Mineral and mining rights.
7. Release of damages as contained in deed recorded in Instrument Number 20021205000605760.
8. Restrictions as shown on recorded plat.
9. 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. 20110630000189750., in the Probate Office of Shelby County, Alabama.

\$ 183,937.00 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 4th day of August, 2011.

Fannie Mae aka Federal National Mortgage Association
By and through Sirote & Permutt, P.C., as Attorney in Fact

By: _____

Its Attorney

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeff G. Underwood, whose name as Attorney of Sirote & Permutt, P.C., as Attorney in Fact for Fannie Mae aka Federal National Mortgage Association, 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, as such attorney and with full authority, executed the same voluntarily for and as the act of said Corporation, acting in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 4th day of August, 2011.

Patricia Little Beckles

NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2011-002499

MY COMMISSION EXPIRES NOVEMBER 12, 2013

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