


INVESTOR NUMBER: 0114216273


20120410000122810 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
04/10/2012 11:55:52 AM FILED/CERT

Bank of America CM #: 167855

MORTGAGOR(S): RICHARD A CAIRNES AND CHRISTOPHER CAIRNES

LAURA R. CAIRNES

THIS INSTRUMENT PREPARED BY:

Andy Saag
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, **BAC Home Loans Servicing, L.P.**, 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 86, according to the Survey of Cambrian Ridge, Phase 3, as recorded in Map Book 21, page 147, in the Probate Office of Shelby County, Alabama; being situated in 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.

167855 *SWD* *Y*

IN WITNESS WHEREOF, said Assignor has hereunto set its signature this day of
OCT 14 2010, 2010.

BAC Home Loans Servicing, L.P.

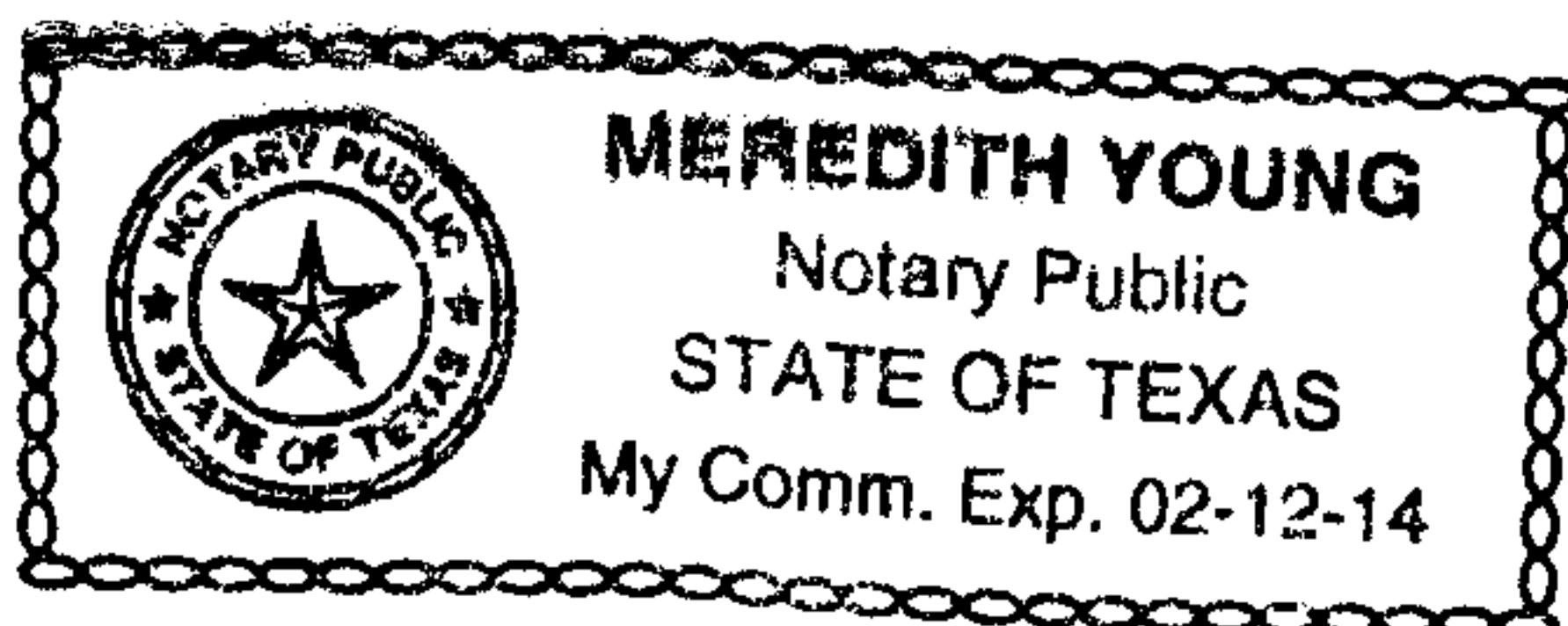
By: [Signature]
Its: TiaQuanda Turner, Asst Vice President

STATE OF TEXAS
COLLIN

COUNTY OF

I, Meredith Young, a Notary Public in and for said County in said State, hereby
certify that TiaQuanda Turner, whose name as Assistant Vice President of BAC Home Loans
Servicing, L.P., 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
Assistant Vice President and with full authority, executed the same voluntarily for and as the act of
said Assistant Vice President

Given under my hand this the day of OCT 14 2010, 2010.



[Signature]
Notary Public
My Commission Expires:

Grantee's Address:
Secretary of Housing and Urban Development
c/o Michaelson, Connor & Boul
4400 Will Rogers Parkway
Suite 300
Oklahoma City, OK 73108-183