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KNOW ALL MEN BY THESE PRESENTS, that Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Office of Assistant Secretary for Housing - Federal Housing Commissioner, for and in consideration of TEN DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell, and convey unto Rafael E. Morales, Cynthia Morales and Maria Vargas, with joint rights of survivorship and to the survivor's heirs and assigns, the following described real property situated in the County of Shelby, State of Alabama:

Lot 5, Block 5, according to the map and survey of Bermuda Hills, Second Sector, First Addition, as recorded in Map Book 7, Page 16, in the office of the Probate Judge of Shelby County, Alabama.

Subject to Statutory period of redemption which expires one year from November 30, 1987.

\$55,636 of purchase price was paid from the mortgage loan closed simultaneously herewith.

SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; and further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF the undersigned on this 14th day of June 1988, has set his hand as the duly authorized representative of the Secretary of Housing and Urban Development.

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 recorded in Book 162 Page 033.

TO HAVE AND TO HOLD, to the said Rafael E. Morales, Cynthia Morales and Maria Vargas, with joint rights of survivorship and to the survivor's heirs and assigns forever.

Secretary of Housing and Urban Development

STATE OF ALA. SHELBY
I CERTIFY THIS
INSTRUMENT WAS FILED

88 JUN 22 PM 12:16

J. P. Gideon, Jr.
JUDGE OF PROBATE

BY: Samuel R. Pierce, Jr.,
ASSISTANT SECRETARY FOR HOUSING
FEDERAL HOUSING COMMISSION

BY: R. P. Gideon
R. P. Gideon
Birmingham Office
Dept. of Housing and Urban Development
Birmingham, Alabama

1. Deed Tax \$ 2.50
2. Mtg. Tax _____
3. Recording Fee 2.50
4. Indexing Fee 2.00
TOTAL 7.00

(STATE OF ALABAMA)
(COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that R. P. Gideon, 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 date June 14, 1988, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, he executed the same voluntarily for and on behalf of Samuel R. Pierce, Jr., Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under by hand and official seal this 14th day of June 1988.

May C. England
NOTARY PUBLIC
My Commission Expires 12-28-88

This instrument was prepared by R. P. Gideon
Department of Housing and Urban Development
Birmingham, Alabama

William H. Halbrook

BOOK 190 PAGE 869