

SPECIAL WARRANTY DEED

1701

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten and no/100 Dollars (\$10.00) cash in hand paid by Harold W. Smith & Deborah J. Smith to Union Bank & Trust Company, as Trustee under a Certain Trust Indenture dated as of May 1, 1985, with the Alabama Housing Finance Authority (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Harold W. Smith & Deborah J. Smith, its successors and assigns (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in Shelby County, Alabama, to-wit:

Lot 17, Block 3, according to the map and survey of Meadowgreen, as recorded in Map Book 6, page 59, in the Office of the Judge of Probate of Shelby County, Alabama.

It is specifically understood and agreed that the Grantor has executed this conveyance subject to:

1. Ad valorem taxes due and payable October 1, 1988, which the Grantee herein assumes and agrees to pay.
2. Existing rights-of-way, encroachments, party walls, building restrictions, zoning, recorded and/or unrecorded easements, deficiency in quantity of ground, overlaps, overhangs, any discrepancies or conflicts in boundary lines, or any matters not of record, if any, which would be disclosed by an inspection and survey of the property.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding right of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the Grantor, Union Bank & Trust Company, as Trustee aforesaid, and all persons claiming by, through or under it.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in their individual or corporate capacities, and the undersigned expressly limit their liability hereunder to the property now or hereafter held by them in the representative capacity named.

IN WITNESS WHEREOF, Union Bank & Trust Company, as Trustee for the Alabama Housing Finance Authority, has caused these presents to be executed in its name and on its behalf and in its

✓ Thomas E. Norton

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capacity as Trustee, as aforesaid, on this the 10th day of August, 1988.

Union Bank & Trust Company, as Trustee  
for the Alabama Housing Finance  
Authority

Attest:

Diane M. Carpenter  
Its Corporate Trust Officer

By Sarah J. Lee  
Its Vice President - Corporate Trusts

STATE OF ALABAMA  
COUNTY OF MONTGOMERY

I, the undersigned authority, a Notary Public in and for said State at Large, hereby certify that Sarah J. Lee and Diane M. Carpenter, whose names as Vice President - Corporate Trusts and Corporate Trust Officer, respectively, of Union Bank & Trust Company, as Trustee for the Alabama Housing Finance Authority, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said Union Bank & Trust Company, acting in its capacity as Trustee as aforesaid.

Given under my hand and official seal this 10th day of August, 1988.

Barbara Dray  
Notary Public

My commission expires: 4/17/91

(Seal)

This instrument prepared by:  
H. Dean Mooty, Jr.  
Capell, Howard, Knabe & Cobbs, P.A.  
P. O. Box 2069  
Montgomery, Alabama 36197

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

88 SEP 26 AM 11:02

Thomas A. Snowden, Jr.  
JUDGE OF PROBATE

1. Deed Tax	\$ <u>100</u>
2. Mtg. Tax	<u>      </u>
3. Recording Fee	<u>500</u>
4. Indexing Fee	<u>100</u>
TOTAL	<u>700</u>