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WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that Jack Kemp, 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 Joseph W. Knight and Deanna W. Knight, as husband and wife, the following described real property situated in the County of Shelby, State of Alabama:

Lot 20, Block 4, according to the Map of Bermuda Hills, Second Sector, Second Addition, as recorded in Map Book 9, page 29, in the Probate Office of Shelby County, Alabama.

\$ 56,467 of purchase price was paid from the mortgage loan closed simultaneously herewith.

Subject to Statutory period of redemption which expires one year from December 1, 1988.

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 30th day of June 1989 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.).

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

NOTARY PUBLIC
I CERTIFY THIS
INSTRUMENT WAS FILED

89 JUL 11 PM 1:04

JUDGE OF PROBATE

Secretary of Housing and Urban Development

Jack Kemp

BY: ASSISTANT SECRETARY FOR HOUSING
FEDERAL HOUSING COMMISSIONBY: R. P. Gideon
Birmingham Office
Dept. of Housing and Urban Development
Birmingham, Alabama

NO TAX COLLECTED

1. Deed Tax	\$ —
2. Mtg. Tax	—
3. Recording Fee	<u>2.50</u>
4. Indexing Fee	<u>4.00</u>
TOTAL	<u>6.50</u>

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 30, 1989 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 Jack Kemp, Secretary of Housing and Urban Development, on the year above stated.

GIVEN under my hand and official seal this 30th day of June 1989.

Gregory Th Moore
NOTARY PUBLIC
My Commission Expires: 5-23-93

This instrument was prepared by:

Julie B. Divito
Attorney At Law
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2700 Highway 280 East
Birmingham, Alabama 35223

Send tax notice to:
Knight, Joseph W.
1212 Winterhaven Drive
Alabaster, Al
35007

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