

ST  
This instrument prepared by:  
Charles L. Denaburg  
2125 Morris Avenue  
Birmingham, AL 35203

229  
MORTGAGOR: James Richard Ward  
and Debra Ann Ward  
FHA No.: 011-2565623-703  
FF No.: 14-11666595

SEND TAX NOTICE TO:  
U.S. DEPARTMENT OF HUD  
Attn: Single Family Prop.  
Disposition Branch  
Daniel Building  
15 South 20th Street  
Birmingham, AL 35233

STATE OF ALABAMA

COUNTY OF SHELBY

SPECIAL WARRANTY DEED

BOOK 322 PAGE 437  
FOR VALUABLE CONSIDERATION to the undersigned paid by the  
Grantee herein, the receipt and sufficiency of which is hereby  
acknowledged, the undersigned First Federal Savings and Loan  
Association of South Carolina, Corporation organized and  
existing under the laws of the United States (hereinafter called  
the "Grantor"), by Emily P. Bridges, its  
Vice President, has granted, bargained and sold, and does by  
these presents grant, bargain, sell and convey unto SECRETARY OF  
HOUSING AND URBAN DEVELOPMENT, of Washington, D.C., his  
successors and assigns, (hereinafter called "Grantee"), the  
following described property situated in Shelby County, Alabama,  
to-wit:

Lot 6, Block 6, according to the Survey of  
Bermuda Hills, Second Sector, Third Addition,  
as recorded in Map Book 9, page 46, in the  
Probate Office of Shelby County, Alabama.

This conveyance is made subject to unpaid taxes and  
assessments, if any, and to any outstanding rights of redemption  
from foreclosure sale.

No word, words or provisions of this instrument are intended  
to operate as or imply covenants of warranty except the  
following: Grantor does hereby specially warrant the title to  
said property against the lawful claims of all persons claiming  
by, through or under the Grantor.

TO HAVE AND TO HOLD the above described property together  
with all rights and privileges incident or appurtenant thereto,  
unto the said Secretary of Housing and Urban Development, his  
successors and assigns, forever.

IN WITNESS WHEREOF, First Federal Savings and Loan Association of South Carolina, by Emily P. Bridges, its Vice President, has caused this instrument to be executed and its corporate seal affixed thereto by Emily P. Bridges, its Vice President, who is thereunto duly authorized, on this the 27th day of March, 1990.

FIRST FEDERAL SAVINGS AND LOAN  
ASSOCIATION OF SOUTH CAROLINA

BY: Emily P. Bridges  
Its: Vice President

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Emily P. Bridges whose name as Vice President of First Federal Savings and Loan Association of South Carolina is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that, being informed of the contents of said instrument, she, as such officer, and with full authority, executed the same voluntarily for and as the act of the Corporation.

Given under my hand and seal this 27th day of March, 1990.

Lillian M. Edens  
Notary Public 11-09-92

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

90 DEC 17 PM 12:35

JUDGE OF PROBATE

1. Deed Tax NO TAX COLLECTED  
2. Mtg. Tax 0.00  
3. Recording Fee 2.00  
4. Indexing Fee 2.00  
5. No Tax Fee 1.00  
6. Certified Fee 1.00  
Total 10.00