

SPECIAL WARRANTY DEED

STATE OF ALABAMA

SHELBY COUNTY

(Sales price: \$78,000)

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 Judy K. Bradford to Union Bank & Trust Company, as Trustee under a certain Trust Indenture dated as of August 1, 1984, 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 Judy K. Bradford, 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 56, according to the Survey of Scottsdale Third Addition, Phase Two, as recorded in Map Book 9, Page 12, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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

1. Ad valorem taxes now due and those becoming due, 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.

\$72,660 of the above mentioned purchase price was paid for from a mortgage loan which was closed simultaneously herewith.

TO HAVE AND TO HOLD 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 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.

The undersigned Union Bank & Trust Company, in executing and delivering this deed, does so solely in its capacity as such Trustee for the Alabama Housing Finance Authority under a Trust Indenture dated as of August 1, 1984, and not in its individual capacity; and, its liability under any and all covenants of warranty, whether expressed herein or implied as a matter of law, shall be limited to the assets held by it in its representative capacity at the time of the making of any claim hereunder.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, expressed 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.

IN WITNESS WHEREOF, Union Bank & Trust Company, as Trustee under a certain Trust Indenture dated as of August 1, 1984, with the Alabama Housing Finance Authority, has caused these presents to be executed in its name and on its behalf and in its capacity as

Jones + Waldrop

05/08/1992-7788
02:59 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE HCB 14.50

Trustee, as aforesaid, on this the 15 day of April,
1992.

Union Bank & Trust Company, as Trustee
under a certain Trust Indenture dated
as of August 1, 1984, with the Alabama
Housing Finance Authority

Attest:

Glenda A. Freeman By Sarah J. Lee
Its Trust Officer 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
Glenda A. Freeman, whose names as Vice President-Corporate
Trusts and Trust Officer, respectively, of Union
Bank & Trust Company, as Trustee under a certain Trust Indenture
dated as of August 1, 1984, with 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 15 day of _____
April, 1992.

Barbara Dray
Notary Public

(Seal)

My commission expires: 4/1/92

05/08/1992-7788
02:59 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 KCD 14:50

Jones & Waldrop