

45645

SEND TAX NOTICE:

James Christopher Kent
1430 Applegate Drive, Alabaster, Alabama 35007

011:291535
WARRANTY DEED
JOINT TENANCY

State of Alabama
County of Shelby

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

James Christopher Kent and Cheryl Lu-Ann Kelly

as joint tenants with express right 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 12, according to the Resurvey of Lots 1 through 64, 89 through 104, and A through C, of Applegate Manor, as recorded in Map Book 10, Page 25, in the Probate Office of Shelby County, Alabama; together with all right privileges, easements and appurtenant ownership interest in and to premises previously conveyed by Applegate Realty, Inc. to Applegate Townhouse Association, Inc. by deed recorded in Real 65, Page 102, in the Probate Office of Shelby County, Alabama, and more fully defined in the Declaration of recorded Covenants, Conditions, and Restrictions of Applegate Townhouse, recorded in Real 63, page 634, in the Probate Office of Shelby County, Alabama; begin situated in Shelby County, Alabama.

SUBJECT to all statutory rights of redemption arising from the foreclosure sale of this property and expiring 1 year from April 16, 1992, the date of said foreclosure sale.

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.

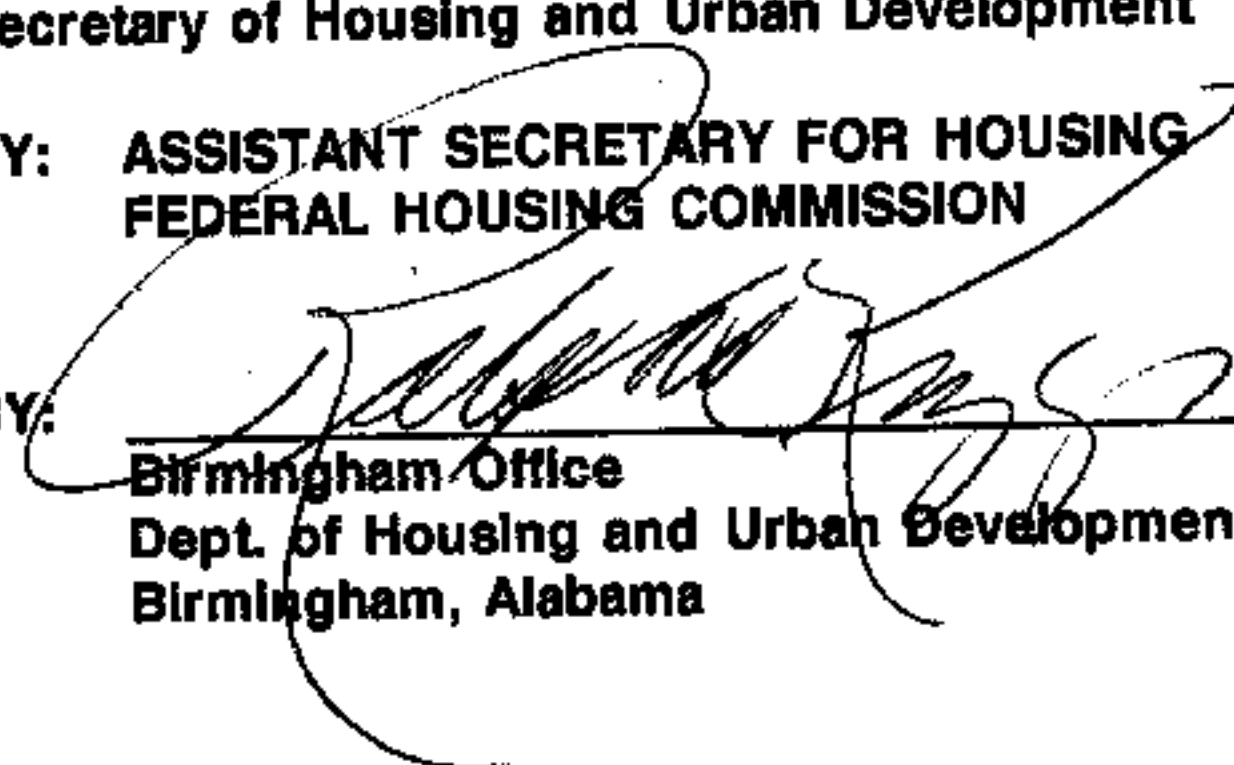
IN WITNESS WHEREOF the undersigned on this 30th day of July, 19 92 has set his hand as the duly authorized representative of the Secretary of Housing and Urban Development.

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 1992, Page 08748.

TO HAVE AND TO HOLD, to the said **James Christopher Kent and Cheryl Lu-Ann Kelly**, as joint tenants with express right of survivorship and to the survivor's heirs and assigns forever.

Secretary of Housing and Urban Development

**BY: ASSISTANT SECRETARY FOR HOUSING
FEDERAL HOUSING COMMISSION**

BY: 
**Birmingham Office
Dept. of Housing and Urban Development
Birmingham, Alabama**

(STATE OF ALABAMA)
(COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Ralph D. Ruggs, 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 July 30, 1992, 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 day and year above stated.

GIVEN under by hand and official seal this 30th day of July, 19 92.


NOTARY PUBLIC

MY COMMISSION EXPIRES 12-31-92

Inst # 1992-20024

This instrument was prepared by:

Michael Galloway for the Department of Housing and Urban Development, Birmingham, Alabama.

09/14/1992-20024
03:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 MCD 7.50