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SCA

SPECIAL WARRANTY DEED

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration \$44,331.43 of the sum of Ten and no/100 Dollars (\$10.00) cash in hand paid by VEREX Assurance, Inc. to AmSouth Bank, National Association (formerly The First National Bank of Birmingham), as Trustee under that certain Trust Indenture dated as of August 1, 1983, with Alabama Housing Finance Authority (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said VEREX Assurance Inc. (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 18, according to survey of Monte Verde, as recorded in Map Book 6, Page 66, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT, HOWEVER, to all statutory rights to redeem said real property from a foreclosure sale thereof held on the 8th day of May, 1992, pursuant to the power of sale contained in that certain mortgage recorded in Mortgage Book 440, Page 151, of the Probate Court records in Shelby County, Alabama.

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

1. Ad valorem taxes now due and those becoming due in the future, which the Grantee herein agrees to assume and 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.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

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 its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, AmSouth Bank, National Association (formerly The First National Bank of Birmingham), as Trustee under a certain Trust Indenture dated August 1, 1983, with the Alabama Housing Finance Authority, has caused these presents to be executed

*Land Title*

Inst # 1992-29543

12/09/1992-29543

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SHELBY COUNTY JUDGE OF PROBATE

53.50  
002 MCD

in its name and on its behalf and in its capacity as Trustee, as aforesaid, on this the 5<sup>th</sup> day of October, 1992.

AMSOUTH BANK, National Association, as Trustee under a certain Trust Indenture dated August 1, 1983, for the Alabama Housing Finance Authority

Attest:

Julie Irwin  
Trust Officer

By C. W. Scott, Jr.  
Vice President and Trust Real Estate Officer

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that C. W. Scott, Jr. and Julie Irwin, whose names as Vice President and Trust Real Estate Officer and Trust Officer, respectively, of AmSouth Bank, National Association, as Trustee under a certain Trust Indenture dated August 1, 1983, 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 association, acting in its capacity as Trustee as aforesaid.

Given under my hand and official seal this 5<sup>th</sup> day of October, 1992.

Tracy Sherman  
Notary Public

(Seal)

My commission expires: 11-15-95

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01:23 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 53.50

After recording return to:  
Verex Assurance, Inc.  
Attn: Alice Buhler  
150 E. Gilman St.  
Madison, WI 53703  
Verex File no. 71347

This instrument was prepared by: Herman H. Hamilton, Jr., CAPELL, HOWARD, KNABE & COBBS, P.A., Post Office Box 2069, Montgomery, Alabama 36197.