

Mortgagor(s): Ray and Sue Nichols
FHA NO.: 011-3061832

STATE OF ALABAMA)
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned Real Estate Financing, Inc., a corporation organized and existing under the laws of the State of Alabama, (hereinafter called the "Grantor") 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:

A parcel of land situated in the SE 1/4 of the NE 1/4 of Section 11, Township 24 North, Range 12 East, Shelby County, Alabama, more particularly described as follows: Parcel #1: Commence at the NE corner of Section 11, Township 24 North, Range 12 East, Shelby County, Alabama, and go South 3 deg. 45 min. East along the East boundary of said Section 1780.0 feet thence North 46 deg. 45 min. West for 114.7 feet; thence South 62 deg. 00 min. West for 223.7 feet; thence North 3 deg. 45 min West for 145.0 feet; thence South 76 deg. 41 min. West for 50.0 feet to the point of beginning; thence continue along this line for 165.0 feet; thence South 3 deg. 45 min. East for 200.0 feet; thence North 76 deg. 41 min. East for 165.0 feet; thence North 3 deg. 45 min. West for 200.0 feet to the point of beginning. Parcel #2: Commence at the Northeast corner of Section 11, Township 24 North, Range 12 East, Shelby County, Alabama, and go South 3 deg. 45 min. East along East boundary of said Section 1780.0 ft.; thence North 46 degrees 45 min. West for 114.7 feet; thence South 62 deg. 00min. West for 223.7 feet; thence North 3 deg. 45 min. West for 145.0 feet; thence South 76 deg. 41 min. West for 215.0 feet to the point of beginning; thence continue along this line for 173.0 feet; thence South 3 deg. 45 min. East for 286.0 feet; thence North 86 deg. 30 min. East for 332.30 feet; thence North 3 deg. 26 min. West for 143.64 feet; thence south 76 deg. 41 min. West for 165.0 feet; thence North 3 deg. 45 min. West for 200.0 feet to the point of beginning. Situated in Shelby County, Alabama.

FOR AD VALOREM PURPOSES: Single Family Property Disposition Branch, 15 South 20th Street, Birmingham, Alabama 35233.

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.

Pritchard, M. Call

12/22/1993-41099
11:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 13.00

Inst # 1993-41099

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, Real Estate Financing, Inc., a corporation, has caused this conveyance to be executed in its name by its undersigned officer, this 4th day of November, 19 93.

REAL ESTATE FINANCING, INC.

By: [Signature]
Its: Vice President
Kenneth D. Daniel

STATE OF ALABAMA)
Montgomery COUNTY)

I, Theresa F. Ellison, a Notary Public in and for said County in said State, hereby certify that Kenneth D. Daniel, whose name as Vice President of Real Estate Financing, Inc., a corporation organized and existing under the laws of the State of Alabama, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 4th day of November, 19 93

[Signature]
Notary Public Theresa F. Ellison

My Commission Expires: 9-18-95

This Instrument Prepared By:
James G. Henderson, Esq.
800 Financial Center
505 N. 20th Street
Birmingham, AL 35203
(205) 328-9190

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