

THE STATE OF ALABAMA,

SHELBY

COUNTY. }

KNOW ALL PERSONS BY THESE PRESENTS:

That the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is U.S. Department of Veterans Affairs, Washington, D.C. 20420, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration

02/08/1994-04152
08:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MJS 16.00

the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto Janet S. Collins, an unmarried woman

, hereinafter called Grantee(s), and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of Shelby Alabama, to wit:

Lot 1, according to the Map of Indian Valley Subdivision Second Sector, as shown by Map recorded in Map Book 5 Page 75 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to easements and restrictions of record and subject to current taxes, a lien but not yet payable.

\$80,800.00 of the above recited purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantee(s) herein and the heirs or successors and assigns of Grantee(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 27th day of January, 1994, has caused this instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 212 and 1820 and title 38, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

JESSE BROWN
Secretary of Veterans Affairs

By DONALD M. LEAVELL [SEAL]

Title Assistant Loan Guaranty Officer

U.S. Department of Veterans Affairs Regional Office, Montgomery, AL
Telephone: (205) 223-7025
(Pursuant to a delegation of authority contained in VA Regulations, 38 C.F.R. 36.4342 and 36.4520.)

THE STATE OF ALABAMA, MONTGOMERY COUNTY.

I, a Notary Public in and for said State and County, hereby certify that DONALD M. LEAVELL, whose name as Assistant Loan Guaranty Officer of the U.S. Department of Veterans Affairs, a department of the United States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Secretary of Veterans Affairs.

Given under my hand this the 27th day of January, 1994.

My commission expires 12-11-97

THIS INSTRUMENT PREPARED BY
RALPH W. STRICKLAND, CHIEF
PROPERTY MANAGEMENT SECTION
UNITED STATES DEPT. OF VETERANS AFFAIRS
MONTGOMERY, ALABAMA

Notary Public in and for said State and County.