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SEND TAX NOTICE:

Terry A. Sherman
113 Pebble Lane, Alabaster, Alabama

011:253295
WARRANTY DEED
JOINT TENANCY

State of Alabama
County of Shelby

KNOW ALL MEN BY THESE PRESENTS, that Henry G. Cisneros, 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

Terry A. Sherman and Joy K. Sherman

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 22, Block 8, according to the Survey of Bermuda Lake Estates, First Sector, as recorded in Map Book 9, Page 98 in the Probate Office of Shelby County, Alabama.

SUBJECT to all statutory rights of redemption arising from the foreclosure sale of this property and expiring 1 year from August 12, 1993, 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 23 day of December, 1993 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 1993, Page 28205.

TO HAVE AND TO HOLD, to the said Terry A. Sherman and Joy K. Sherman, 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: Gail Redwine
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 Gail Redwine, 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 December 23, 1993, 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 Henry G. Cisneros, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 23 day of December, 1993.

Henry C. England
NOTARY PUBLIC
MY COMMISSION EXPIRES 12-28-96

This instrument was prepared by:

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

Inst # 1994-04428

02/09/1994-04428
12:29 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MJS 9.00