

SPECIAL WARRANTY DEED
INDIVIDUAL

STATE OF ALABAMA

SHELBY COUNTY

(\$49,000.00 sales pr)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten and no/100 Dollars (\$10.00) cash in hand paid by PAMELA JEAN MILLER to Union Bank & Trust Company, as Trustee under a certain Trust Indenture dated as of May 1, 1985, with the Alabama Housing Finance Authority (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said PAMELA JEAN MILLER, ~~her~~ heirs and assigns (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:

Unit 308, Building 3, in The Gables, a Condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177, and amended in Real Volume 27, Page 733, together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration, said Unit being more particularly described in the floor plans and architectural drawings of The Gables Condominium as recorded in Map Book 9, pages 41 thru 44, in the Probate Office of Shelby County, Alabama.

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

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

\$47,700 of the above mentioned purchase price was paid for from a mortgage loan which was closed simultaneously herewith.
TO HAVE AND TO HOLD unto the said Grantee, ~~his~~ heirs and assigns forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding right of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the Grantor, Union Bank & Trust Company, as Trustee aforesaid, and all persons claiming by, through or under it.

The undersigned Union Bank & Trust Company, in executing and delivering this deed, does so solely in its capacity as such Trustee for the Alabama Housing Finance Authority under a Trust Indenture dated as of May 1, 1985, and not in its individual capacity; and, its liability under any and all covenants of warranty, whether expressed herein or implied as a matter of law, shall be limited to the assets held by it in its representative capacity at the time of the making of any claim hereunder.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, expressed 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.

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SHELBY COUNTY JUDGE OF PROBATE
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1994-07754

IN WITNESS WHEREOF, Union Bank & Trust Company, as Trustee under a certain Trust Indenture dated as of May 1, 1985, with the Alabama Housing Finance Authority, has caused these presents to be executed in its name and on its behalf and in its capacity as Trustee, as aforesaid, on this the 5th day of January, ~~1994~~ 1994.

Attest:

Union Bank & Trust Company, as Trustee
under a certain Trust Indenture dated
as of May 1, 1985, with the Alabama
Housing Finance Authority

Elaine P. Ward By Sarah J. Lee SARAH LEE
Its Vice President & Its VICE PRESIDENT, CORPORATE TRUSTS
Trust Officer

STATE OF ALABAMA
COUNTY OF MONTGOMERY

I, the undersigned authority, a Notary Public in and for said State at Large, hereby certify that Sarah J. Lee and Elaine P. Ward, whose names as Vice President-Corporate Trusts and Vice President & Trust Officer, respectively, of Union Bank & Trust Company, as Trustee under a certain Trust Indenture dated as of May 1, 1985, 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 Union Bank & Trust Company, acting in its capacity as Trustee as aforesaid.

Given under my hand and official seal this 5 day of January, ~~1994~~ 1994.

Barbara Gray
Notary Public

(Seal)

My commission expires: 4/1/95

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