

Mortgagor: James R. Owens  
Loan No. 1851184  
FHA Case No. 011-2763689-703

STATE OF ALABAMA

COUNTY OF SHELBY

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned, SouthTrust Mortgage Corporation, a corporation, organized and existing under the laws of the State of Delaware, (hereinafter called "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., its successors and assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, Alabama, to-wit:

Inst # 1994-21831

See Exhibit "A" for Legal Description

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 lawful claims of all persons claiming by, through or under the Grantor.

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, SouthTrust Mortgage Corporation, a corporation, has caused this conveyance to be executed in its name by its undersigned officer, this 28TH day of June, 1994.

SouthTrust Mortgage Corporation

Attest:

BY:

Lee Higginbotham  
Its Vice-President/Lee Higginbotham

Hugh A. Johnson  
Hugh A. Johnson / Vice-President

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Lee Higginbotham whose name as Vice-President of SouthTrust Mortgage Corporation, a corporation, organized and existing under the laws of the State of Delaware, 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 the 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 28th day of June, 1994

MY COMMISSION EXPIRES: 3/29/98  
This Instrument Was Prepared By:  
Robert R. Sexton  
Suite 2400 AmSouth/Harbert Plaza  
1901 Sixth Avenue North  
Birmingham, AL 35203

Kim G. Lovejoy  
NOTARY PUBLIC Kim G. Lovejoy

Inst # 1994-21831

07/12/1994-21831  
11:22 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 13.00

Maynard Cooker

# EXHIBIT A

A lot or parcel of land lying and being situated in the SW 1/4 of the SE 1/4, Section 3, Township 22 South, Range 4 West, Shelby County, Alabama, described more particularly as follows: From the SE corner of said 1/4-1/4 Section (an iron pin heretofore established) as point of beginning, run West along the South line of said 1/4-1/4 section for 581 feet; thence run North 04 degrees 10 minutes west and parallel to the East right-of-way line of Shelby County Road No. 54 for 210 feet; thence run West and parallel to the South 1/4-1/4 line for 210 feet to a point on said right-of-way line of said county Highway; thence run Northerly along the East right-of-way line of said County Highway for 627.5 feet to an iron pin heretofore established; run thence South 51 degrees 14 minutes East for 265 feet; thence run Northeasterly and parallel to said County Highway right-of-way line for 121.5 feet; thence run North 51 degrees 14 minutes west for 265 feet to a point on said East right-of-way line of said County Highway; run thence Northeasterly along said Highway right-of-way line for 751 feet to a point where said highway right-of-way line is intersected by the East line of said 1/4-1/4 section; run thence South along the East 1/4-1/4 line for 1309 feet and back to the point of beginning; being situated in Shelby County, Alabama.

Inst # 1994-21831

07/12/1994-21831  
11:22 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 NCD 13.00