

103, 100

SEND TAX NOTICE:

Kevin L. Smith
311 Tradewinds Circle, Alabaster, Alabama 35007

011:215093
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., party of the first part, in consideration of the sum of TEN DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell, and convey unto

Kevin L. Smith and Linda Smith

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 80, according to the map and survey of Portsmouth, Third Sector, as recorded in Map Book 7, page 110 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 7, 1995, 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 13th day of March, 1996 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 1995, Page 21900.

TO HAVE AND TO HOLD, to the said Kevin L. Smith and Linda Smith, as joint tenants with express right of survivorship and to the survivor's heirs and assigns forever.

Secretary of Housing and Urban Development

BY: Martha K. Andrus
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 Martha K. Andrus, 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 March 13, 1996, 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 by hand and official seal this 13th day of March, 1996.

Lawrence L. Galloway
NOTARY PUBLIC
MY COMMISSION EXPIRES MARCH 23, 1998

This instrument was prepared by:
Michael Galloway for the Department of Housing and Urban Development, Birmingham, Alabama.

Inst # 1996-09291

03/22/1996-09291
10:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 10.00

Inst # 1996-09291