

THE STATE OF ALABAMA) MORTGAGOR: Michael Todd Williams
SHELBY COUNTY) and wife, Tracy Lyn
VA NO: LH409318 AL
RMI NO: 439426-8

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That Regions Mortgage, Inc., a corporation organized and existing under the laws of the United States, whose principal place of business is located at P.O. Box 5640, Montgomery, Alabama 36101-5640, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and by these presents, does hereby grant, bargain, sell, and convey unto the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, whose address is Department of Veterans Affairs, 345 Perry Hill Road, Montgomery, Alabama 36104, hereinafter called the Grantee, and his/her successors in such office, as such, and his/her or their assigns, the following described property, situated in the County of Shelby, Alabama, to wit:

Lot 2, Second Addition to Parker's Subdivision, as recorded in Map Book 7, Page 107, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all easements and restrictions of record and ad valorem taxes not due or payable on the date hereof.

The Grantor also assigns and transfers to the Grantee herein all of said Grantor's claim and notes, and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

To Have and To Hold, the aforegranted property together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee, and his/her successors in such office, as such, and his/hers or their assigns forever, Grantor hereby covenants with the said Grantee and his/her successors in such office, as such, and his/her or their assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrance; that it has a good right to sell and convey the same to the said Grantee and his/her successors in such office, as such, and his/her or their assigns forever, against the lawful claims and demands of all persons claiming the same by, through, or under Grantor.

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IN WITNESS WHEREOF, the said Grantor has caused these presents to be signed by its SENIOR VICE PRESIDENT, and attested by ASST CORP SECRETARY, both thereunto duly authorized, and its corporate seal to be affixed all on this 18th day of November, 1996.

(Corporate Seal)

Lisa M. Farmer
(signature)

LISA M FARMER ASST CORP SEC
(print name/title of attesting official)

REGIONS MORTGAGE, INC
Name of Lender
by: Kenneth D Daniel
(signature)

KENNETH D DANIEL, SVP
(print name/title of executing official)

THE STATE OF ALABAMA,
MONTGOMERY COUNTY.

I, a Notary Public in and for said State and County, do hereby certify that KENNETH D DANIEL and LISA M FARMER of REGIONS MORTGAGE, INC, a Corporation, 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 this conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 18th day of November, 1996.

Kevin Padouk
(Notary Signature)
KEVIN PADOUK 3-2-2000
(Print Name) (Exp. Date)

This instrument prepared by:
Alan L. King
Attorney at Law
Corporate Center
2700 Byrd Drive, Suite 201
Birmingham, Alabama 35209
(205) 871-2200

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