SEND TAX NOTICE:

J. David Polk 5011 Old Dunnavant Valley Road, Birmingham, Alabama 35242

011:328518 WARRANTY DEED

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

J. David Polk

the following described real property situated in the County of Shelby, State of Alabama:

Part of the NW 1/4 of the SW 1/4 of Section 10, Township 19 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows: From the southeast corner of the NW 1/4 of the SW 1/4 of said Section , run in a northerly direction along the east line of said 1/4- 1/4 Section for a distance of 200 feet; thence turn an angle to the left of 71 degrees, 23 minutes and run in a northwesterly direction for a distance of 1,115.99 feet to an existing open top from pin; thence turn an angle to the left of 61 degrees, 13 minutes and run in a southwesterly direction for a distance of 8.91 feet to the point of beginning; thence turn an angle to the left of 98 degrees 27 minutes and run in a southeasterly direction for a distance of 195.95 feet; thence turn an angle to the right of 86 degrees, 57 minutes, 30 seconds and run in a southwesterly direction for a distance of 122.65 feet; thence turn an angle to the right of 76 degrees, 19 minutes and 20 seconds and run in a northwesterly direction for a distance of 233.62 feet; thence turn an angle to the right of 113 degrees, 10 ninutes, 10 seconds and run in a northeasterly direction for a distance of 190.95 feet, more or less to the point of beginning. Situated in Shelby County, Alabama.

SUBJECT to all statutory rights of redemption arising from the foreclosure sale of this property and expiring 1 year from May 3, 1996, 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 30 day of October 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 1998, Page 18600.

TO HAVE AND TO HOLD, to the said J. David Polk, his/her heirs and assigns forever.

Secretary of Housing and Urban Development

Mirmingham Office Debt. 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 _____, 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 October 30, 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. Cleneros, Secretary of Housing and Urban Development, on the day and year above stated. GIVEN under by hand and official seal this 30 day of October aum III aux Inst • 1997-02495 NOTARY PUBLIC MY COMMISSION EXPIRES HONDED THRU HOPERY PUBLIC UNDERWRITERS. This instrument was prepared by: Michael Galloway 1329 Forestdale Blvd, Birmingham, Alabama 35214. 01/24/1997-02495 11:17 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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