

FHA CASE NO. 011-393353

ADDRESS: 3016 Riverwood Terrace, Birmingham, Alabama 35242

This Instrument Prepared By:
Timothy A. Massey
1100 East Park Drive
Birmingham, Alabama 35235

Send Tax Notice To:
Robert Long
3016 Riverwood Terrace
Birmingham, Alabama 35242

Inst # 1997-10558

STATE OF ALABAMA
COUNTY OF SHELBY

()
()

Value
\$ 95,550

**SPECIAL WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

KNOW ALL MEN BY THESE PRESENTS that Andrew M. Cuomo, **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, of Washington, D.C., for and in consideration of TEN DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **ROBERT LONG and DANA MCNEES**, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

Lot E, in Block 9, according to the Amended Map of Riverwood, 7th Sector, as recorded in Map Book 9, Page 81, in the Probate Office of Shelby County, Alabama, together with an undivided 1/106 interest in the common area for each lot as set forth in Declaration recorded in Misc.Book 39, Page 880.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated July 29, 1996, and recorded in Instrument No. 1996-24417.

Subject, 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.

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 USC1441, et seq.). Deed recorded in Instrument No. 1997-04995.

\$97,188.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

TO HAVE AND TO HOLD UNTO THE SAID GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on this 3rd day of April, 1997, has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

Andrew M. Cuomo
Secretary of Housing and Urban Development

BY: Robert E. Moore
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 Robert E. Moore, 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 3rd day of April, 1997, by virtue of the authority vested in him/her 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/she executed the same voluntarily for and on behalf of Andrew M. Cuomo, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my hand and official seal, this the 3rd day of April, 1997.

Laurel W. Owen
Notary Public
My Commission Expires: 04/19/2000
NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Apr. 19, 2000.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.

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