FHA CASE NO. 011-302726 ADDRESS: 608 Overhill Lane, Pelham, Alabama 35124

This Instrument Prepared By: Timothy A. Massey 1100 East Park Drive Birmingham, Alabama 35235 Send Tax Notice To: JOHN C. KLEIN 608 Overhill Lane Pelham, Alabama 35,126

STATE OF ALABAMA COUNTY OF SHELBY ()

Sales June 81)3845.00

## 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 **JOHN C. KLEIN and wife, SUSAN M. KLEIN,** as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

04/07/1997-10693 10:44 AM CERTIFIE SHELBY COUNTY JUDGE OF PROBATE 302 MCJ 12.00

Lot 12, Block 4, according to the Map and Survey of Oak Mountain Estates, Third Sector, as recorded in Map Book 5, Page 83, in the Probate Office of Shelby County, Alabama.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated August 23, 1996, and recorded in Instrument No. 1996-27565.

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. 1997-04987.

 $\frac{105,670.00}{100}$  of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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:

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 \_\_\_\_\_, who is personally well known to me certify that ROBERT E. MOORE 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.

**Notary Public** 

My Commission Expires: MY COMMISSION EXPIRES: Apr. 19.

Inst # 1997-10693

04/07/1997-10693 10:44 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 12.00 OOS ACD