

SEND TAX NOTICE TO:
FRED M. RICHARDS
910 PARADISE COVE LANE
WILSONVILLE, AL 35186

Revised 1/02/92
AL (Conventional)

REO No. A970663

STATE OF ALABAMA) ss.
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, (hereinafter called the "Grantor"), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto Fred M. Richards and Sarah Jo Richards of 47 Valentine Circle, Wilsonville, AL 35186, and their assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, State of Alabama, described as follows, to-wit: Lot 7, according to Hill Top Estates, as recorded in Map Book 16, Page 46 and re-recorded in Map Book 18, Page 22, in the Probate Office of Shelby County, Alabama. The property is commonly known as 47 Valentine Circle, Wilsonville, AL 35186 and is more particularly described on Exhibit A, attached hereto and made a part hereof by this reference.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said Grantee, Fred M. Richards and Sarah Jo Richards, and their assigns, forever.

This conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale, and covenants and restrictions of record and matters an accurate survey would reveal.

No word, words, or provisions of this instrument are intended to operate as or imply covenants of warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through and under the Grantor.

IN WITNESS WHEREOF, Federal National Mortgage Association, a corporation has caused this conveyance to be executed in its name by its undersigned officer, and its corporate seal affixed, this 28th day of April, 1997.

(CORPORATE SEAL)

STATE OF TEXAS) ss.
COUNTY OF DALLAS)

FEDERAL NATIONAL MORTGAGE ASSOCIATION

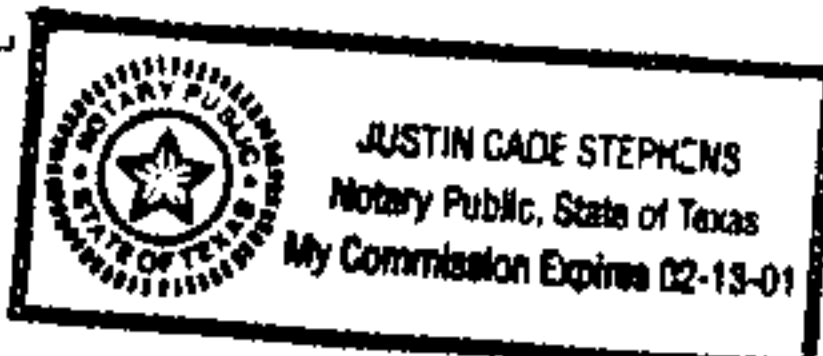
By: Jill MacKenzie
Jill MacKenzie, Vice President

I, Justin Cade Stephens, a Notary Public in and for the said County and State, hereby certify that Jill MacKenzie, whose name as Vice President of FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office, this 28th day of April, 1997.

Justin Cade Stephens
Notary Public, Texas
My Commission Expires:

(SEAL)



This instrument was prepared by:
Office of Regional Counsel
Federal National Mortgage Assoc
13455 Noel Road, Suite 600
Dallas, TX 75240-5003

Inst # 1997-13757

05/02/1997-13757
02:25 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 57.50