

SPECIAL WARRANTY DEED

DEPT. OF HOUSING & URBAN DEV.
 Beacon Ridge Tower
 600 Beacon Parkway West
 Birmingham, Alabama 35209
 "Attention: Single Family
 Property Disposition Branch"

FHA No. 011-3703022

Inst # 1997-20553

STATE OF ALABAMA
 COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That for and in consideration of One and No/100 (\$1.00) Dollar and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor Mellon Mortgage Company

_____, a Corporation, does hereby grant, bargain, sell and convey unto the Secretary of Housing and Urban Development, of Washington, D. C., his successors and assigns, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 1, Block 264, according to the Plat of Resurvey of Lots 1,2,3,4,6,7,8 & 9, in Block 264; and Lots 5,6,7,8,9,10,11 & 12 in Block 253, Map Book 3 Page 123 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Inst # 1997-20553

07/02/1997-20553
 08:29 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 102 NCB 12.00

TO HAVE AND TO HOLD the same described property, together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining, unto the said Secretary of Housing and Urban Development, of Washington, D. C., his successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the within named grantor, and all persons claiming by, through or under it.

IN WITNESS WHEREOF, Mellon Mortgage Company, a corporation, has caused this conveyance to be executed by its Asst. Vice President, who is thereunto duly authorized, on this 11th day of March, 19 97.

(Corporate Seal)

MELLON MORTGAGE COMPANY

By Deborah E. Spritzer

Deborah E. Spritzer Its Assistant Vice President

ATTEST:

Ellen Hanson

Ellen Hanson Its Assistant Secretary

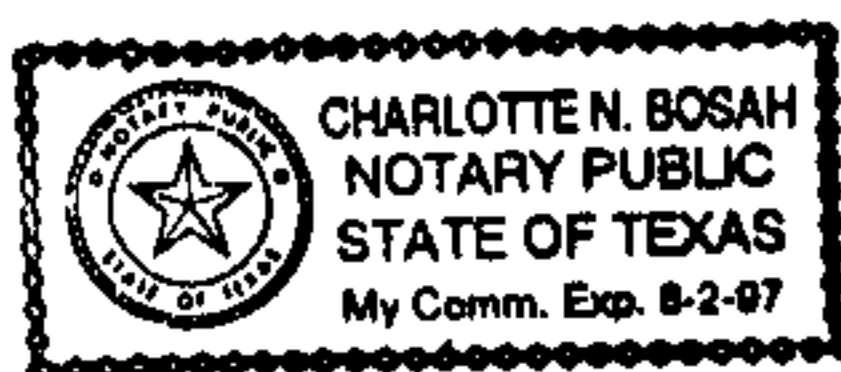
THIS INSTRUMENT WAS PREPARED BY
 DAVID J. CHASTAIN
 205 20TH STREET NORTH, SUITE 227
 BIRMINGHAM, AL 35203-3687

#2 - Special Warranty Deed

FHA NO. 011-3703022STATE OF TEXASCOUNTY OF HARRIS

I, THE UNDERSIGNED, a Notary Public in and for said State and County, hereby certify that Deborah E. Spritzer, whose name as Assistant Vice President of Mellon Mortgage Company -----, a Corporation, 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 official seal, this the 11th day of March, 19 97.



Charlotte N. Bosah
Notary Public

My commission expires:

8/2/97

Notary Seal

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002 MCD 12.00