FHA CASE NO. 011-344311 ADDRESS: 731 2nd Street, Helena, Alabama 35080

This Instrument Prepared By: Timothy A. Massey 1100 East Park Drive Birmingham, Alabama 35235 Send Tax Notice To: Rebecca L. & Reynold K. Ogren 731 2nd Street, Helena, Alabama 35080

STATE OF ALABAMA
COUNTY OF SHELBY

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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 REBECCA L. OGREN and REYNOLD K. OGREN, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

A metes and bounds resurvey of that part of Lots 6 and 7, Block 16, of Joseph Squires Map of the Town of Helena (Alabama) recorded in Map Book 3, Pages 121 and 121A, in the Office of the Judge of Probate of Shelby County, Alabama, more particularly described as follows: Commence and begin at the Southeast corner of Lot 7 and Block 16, of Squires Map of the Town of Helena, as recorded in Map Book 3, Pages 121 and 121A, in the Office of the Judge of Probate, Shelby County, Alabama, thence run Westerly along the South Line of said Lot 7,191.55 feet to a point; thence 97 degrees 49 minutes 47 seconds right and run Northerly 80.74 feet to a point; thence 82 degrees 10 minutes 13 seconds right and run Easterly parallel with the South line of Lot 6, Block 16, of said Subdivision 201.27 feet to a point on the West line of Second Street; thence 104 degrees 31 minutes 44 seconds right and run South-Southwesterly along the West line of Second Street 82.63 feet to the point of beginning; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated May 19, 1997, and recorded in Instrument No. 1997-15606.

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.

13/08/1397-28/02 11:15 AM CERTIFIED SELEY COUNTY JUSE OF PROBRE 12.00

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. 1997-18175.

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 25th day of August, 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 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 _, who is personally well known to me Joan Arnold certify that to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date $25 \, \mathrm{th}$ day of August, 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 25th day of August, 1997.

My Commission Expires: MY COMMISSION EXPIRES SEPT. 27, 1999 U9/U8/1997-28789

11:15 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

12.00 005 HET