

SEND TAX NOTICES TO:
THOMAS R. SCHMITTOU
2121 CROSS RIDGE LANE
HOOVER, ALABAMA 35244

CONSIDERATION: \$136,500.00
THIS DOCUMENT PREPARED BY:
SCOTT J. HUMPHREY, L.L.C.
3821 LORNA ROAD, SUITE 104
HOOVER, ALABAMA 35244

Revised 1/02/92
AL (Conventional)

REO No. A980362

STATE OF ALABAMA) ss.
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantees 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 Thomas R. Schmittou and Sherrie Guley Schmittou of _____, and their assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, State of Alabama, described as follows, to-wit: Lot 15, according to the survey of Riverchase West Dividing Ridge, First Addition, as recorded in Map Volume 7, Page 3, in the Office of the Judge of Probate of Shelby County, Alabama. The property is commonly known as 2121 Cross Ridge Lane, Hoover, AL 35244 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, Thomas R. Schmittou and Sherrie Guley Schnittou, and their assigns, forever, subject to rights of redemption, if any.

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 24th day of March, 1998.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

By: Tonya S. Wimberly
Tonya S. Wimberly, Vice President

STATE OF ALABAMA) ss.
COUNTY OF SHELBY)

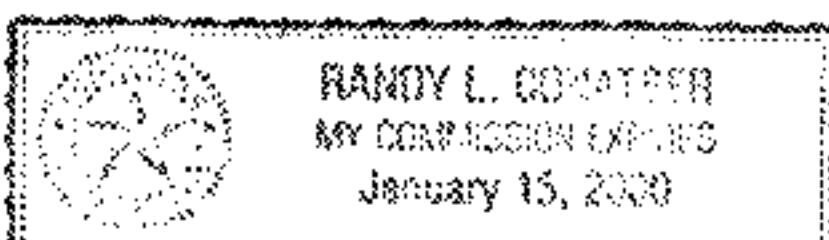
I, Randy L. Conatser, a Notary Public in and for the said County and State, hereby certify that Tonya S. Wimberly, whose name as Vice President of FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, is signed to the foregoing conveyance, and 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 24th day of March, 1998.

Randy L. Conatser
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 # 1998-10974

03/30/1998-10974
08:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOL MCD 145.00

1998-10974