STATE OF ALABAMA) MORTGAGOR: DAVIDCHARTOFF and wife, ELIZABETH B. CHARTOFF

JEFFERSON COUNTY) FHA #011-3693821-703

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is acknowledged, the undersigned, COLLATERAL MORTGAGE, LTD., an Alabama Limited Partnership, (hereinafter called the "GRANTOR"), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto SECRETARY OF HOUSING AND URBAN DEVELOPMENT, of Washington, D.C., his successors and assigns, (hereinafter called "GRANTEE") the following described property situated in Jefferson County, Alabama:

> Lot 8-A, according to the Map of a Resuvey of Whispering Pines Farms, as recorded in Map Book 13, page 131, in the Office of the Judge of Probate of Shelby County, Alabama.

This conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale.

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 or under the Grantor.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said Secretary of Housing and Urban Development, his successors and assigns, forever.

IN WITNESS WHEREOF, COLLATERAL MORTGAGE, LTD., an Alabama Limited Partnership, has caused this conveyance to be executed in its name by its undersigned officer, and its Seal affixed, this the 26th day of February, 1998.

(Seal)

COLLATERAL MORTGAGE, LTD., an Alabama Limited Partnership

Attest:
By: Deborah B. Littleton
Deborah B. Littleton
Assistant Secretary

By: Rosalyn McDaniel
Rosalyn McDaniel
As Its: Vice President

STATE OF ALABAMA)
) ss.
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Rosalyn McDaniel whose name as Vice President of COLLATERAL MORTGAGE, LTD., an Alabama Limited Partnership, organized under the laws of Alabama, 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, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said COLLATERAL MORTGAGE, LTD.

Given under my hand and seal of office this 26th day of February, 1998.

Linda Sue Kizziah
Notary Public Linda Sue Kizziah
My Commission Expires: 7-14-99

THIS INSTRUMENT PREPARED BY:
J. THOMAS KING, JR.
CORLEY, MONCUS & WARD, P.C.
400 Shades Creek Parkway, Suite 100
Birmingham, Alabama 35209

Inst # 1998-12361

04/07/1998-12361
10:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCB 9.50

Inst # 1998-12361