

FHA CASE NO. 011-409799

ADDRESS: 125 Lake Terrace, Alabaster, Alabama 35007

This Instrument Prepared By:

Timothy A. Massey
1100 East Park Drive
Birmingham, Alabama 35235

Send Tax Notice To:

E. Edward Moss & Carla M. Moss
125 Lake Terrace
Alabaster, Alabama 35007

STATE OF ALABAMA
COUNTY OF SHELBY

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()

Sales Price \$117,960.00

**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 **E. EDWARD MOSS and CARLA M. MOSS**, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

Lot 13, according to the Map and Survey of Ridgewood - 2nd Sector, as recorded in Map Book 110, Page 38, in the Probate Office of Shelby County, Alabama.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated April 16, 1998, and recorded in Instrument No. 1998-15555.

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.

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. 1998-18638.

\$120,102.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

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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 20th day of July, 1998, 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

BY Linda Hill Kemp
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 certify that Linda Hill Kemp, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date 20th day of July, 1998, 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 20th day of July, 1998.

Robert M. Lanning
Notary Public
My Commission Expires: 11-29-99

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