

THIS INSTRUMENT WAS PREPARED BY:
Mary Douglas Hawkins
CORRETTI, NEWSOM & HAWKINS
1804 7th Avenue North
Birmingham, AL 35203

SPECIAL WARRANTY DEED

THE STATE OF ALABAMA)

Inst # 1999-22470

SHELBY COUNTY)

05/28/1999-22470
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 117.00

KNOW ALL MEN BY THESE PRESENTS:

THAT Norwest Bank Minnesota, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of February 1, 1997, for Southern Pacific Secured Assets Corp., Mortgage Loan Asset-Backed Pass-Through Certificates Series 1997-1, whose address is c/o Advanta Mortgage Corp. USA, 10790 Rancho Bernardo Road, San Diego, CA 92127 (hereinafter called Grantor), for and in consideration of the sum of ONE HUNDRED FIVE THOUSAND and No/100 (\$105,000.00) DOLLARS, the receipt, adequacy and sufficiency whereof are hereby acknowledged, does hereby grant, bargain, sell and convey unto Roy L. Youngblood and wife, Syble D. Youngblood, whose address is 1002 10th Place SW, Alabaster, AL 35007 (hereinafter called Grantees), as joint tenants, with right of survivorship, the following described real property situated in Shelby County, Alabama, to-wit:

Lot 4, according to the Survey of Thompson Plantation, as recorded in Map Book 11, Page 53, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the current year, 1999.
2. Any and all easements and/or restrictions of record.
3. All rights outstanding by reason of the statutory right of redemption arising out of or resulting from the foreclosure of that certain mortgage executed by Billy D. Martin and Phyllis R. Martin, husband and wife, to F S Residential Funding Corp. recorded in Instrument #1996-21895, in the Office of the Judge of Probate of Shelby County, Alabama. Also subject to right of the United States to redeem the subject property from said foreclosure sale as provided by Federal Tax Lien Act of 1966 (26 U.S.C. 7425).

FOR AND IN CONSIDERATION hereinabove described Grantor hereby also assigns, transfers and sets over to the Grantees herein, their heirs, personal representatives and assigns, all of said Grantor's right, title, interest and claim in and to the indebtedness evidenced by that certain note dated the 27th day of June, 1996 executed by Billy D. Martin and Phyllis R. Martin to F S Residential Funding Corp. and secured by the hereinabove described mortgage on the property hereinabove described and which said mortgage was heretofore foreclosed.

TO HAVE AND TO HOLD the above described property, together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantees, as joint tenants, with right of survivorship, their heirs, personal representatives 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.

Grantor hereby covenants with the said Grantees, their heirs, personal representatives and assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrances; that it has a good right to sell and convey the same to the said Grantees herein, and that Grantor will warrant and defend the premises to the said Grantees, their heirs, personal representatives and assigns, forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Norwest Bank Minnesota, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of February 1, 1997, for Southern Pacific Secured Assets Corp., Mortgage Loan Asset-Backed Pass-Through Certificates Series 1997-1, has caused this conveyance to be executed by Lucia Johnson, its Vice President, who is thereunto duly authorized, on this 5th day of May, 1999.

NORWEST BANK MINNESOTA, N.A., AS TRUSTEE
UNDER THAT CERTAIN POOLING AND SERVICING
AGREEMENT DATED AS OF FEBRUARY 1, 1997 FOR
SOUTHERN PACIFIC SECURED ASSETS CORP.,
MORTGAGE LOAN ASSET-BACKED PASS-
THROUGH CERTIFICATES, SERIES 1997-1

By: ADVANTA MORTGAGE CORP. USA

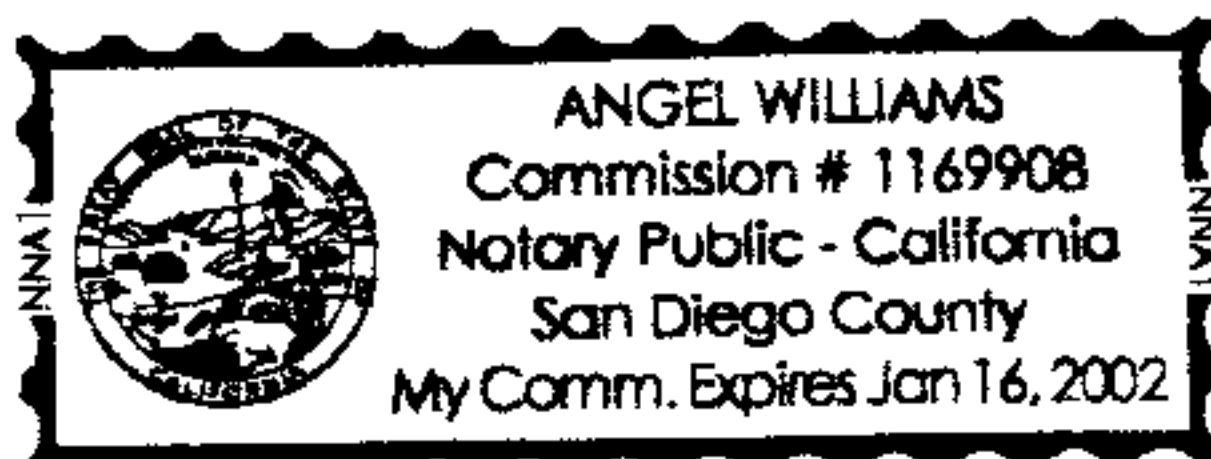
By: [Signature] (SEAL)
Its: LUCIA JOHNSON, VICE PRESIDENT

Its: Attorney in Fact

THE STATE OF California)
San Diego COUNTY)

I, the undersigned authority, a Notary Public in and for said County, hereby certify that Lucia Johnson, whose name as Vice President of Advanta Mortgage Corp. USA, as attorney in fact for Norwest Bank Minnesota, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of February 1, 1997, for Southern Pacific Secured Assets Corp., Mortgage Loan Asset-Backed Pass-Through Certificates Series 1997-1, a national association, 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 in its capacity as such attorney in fact for said national association.

Given under my hand and official seal this 5th day of May, 1999.



[Signature]
NOTARY PUBLIC

My commission expires: 1/16/02

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