REO No. A985175

STATE OF ALABAMA COUNTY OF SHELBY SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee 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 NORMA SAIA, SR. and their assigns, (hereinafter called "Grantee"), the following described property situated in SHELBY County, State of Alabama, described as follows, to-wit:

\$5.

The property is commonly known as 1621 KING JAMES DRIVE, ALABASTER, ALABAM 35007 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, NORMA SAIA, SR., and their assigns, forever.

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 the corporate seal affixed, this 21 day of 1999. FEDERAL NATIONAL MORTGAGE ASSOCIATION

(CORPORATE SEAL)

STATE OF TEXAS COUNTY OF DALLAS)

By: Teresa M/ Foley Vice President

I, Deborah Komperda , a Notary Public in and for the said County and State, hereby certify that Teresa M. Foley, 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 if 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 21st Day of MAY, 1999.

Notary Public Texas My Commission Expires:

(SEAL)

DEBORAH KOMPERDA Notary Public, State of Texas Commission Expires 06-25-02

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This instrument was prepared by: Office of Regional Counsel Federal National Mortgage Assoc 13455 Noel Road, Suite 600 Dallas, TX 75240-5003

1999-29779

Please return to:

John N. Randolph, Esq. Sirote & Permutt, P.C. 2222 Arlington Avenue South Birmingham, AL 35205

Our File: JR7887

07/16/1999-29779 09128 AM CERTIFIED SHELDY COUNTY HOLE OF PREMATE

.. Inst # 1999-22677

06/01/1999-22677 09:52 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE OO1 WAS

Exhibit A

Legal Description

Lot 15, according to the Survey of Kingwood Townhomes, Phase One, as recorded in Map Book 9, Page 18, in the Probate Office of Shelby County, Alabama.