FHA CASE NO.

011-396043

PROPERTY ADDRESS: 4850 Riverwood Place, Birmingham, Alabama 35242

This Instrument Prepared By:

Timothy A. Massey

1100 East Park Drive

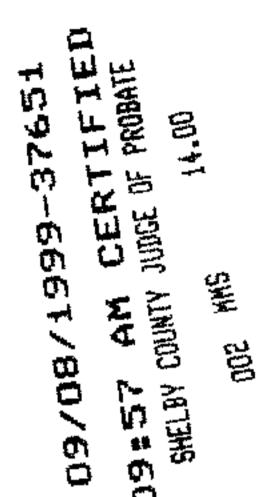
Birmingham, Alabama 35235

Send Tax Notice To: TRACY D. GRAHAM 4850 Riverwood Place

Birmingham, Alabama 35242

STATE OF ALABAMA COUNTY OF SHELBY

SALES PRICE \$92,050.00



## SPECIAL WARRANTY DEED

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 AND NO/100 DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto TRACY D. GRAHAM, the following described real property, situated in the County of Shelby, State of Alabama:

Lot C, Block 2, according to the Survey of Riverwood, First Sector, as recorded in Map Book 8, Page 49, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Together with an undivided 1/106'th interest in the common area as set forth in the Declarations recorded in Misc. Book 39, Page 880, in said Probate Office.

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. 1998-45758.

\$89,288.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD UNTO THE SAID GRANTEE, her heirs and assigns forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on this 15th day of August, 1999, 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

ITS:

Attorney-in-Fact by Power of Attorney

Dated April 20, 1999

## STATE OF GEORGIA COUNTY OF GWINNETT ()

I, the undersigned, a Notary Public in and for said County in said State, do hereby hallenberger whose name as attorneyin-fact for certify that Thanas the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument on this the  $\frac{25\%}{4}$  day of August, 1999, 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 35% day of August, 1999.

Notary Public

My Commission Expires:

09/08/1999-37651 09:57 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 14.00 002 MMS