

This Instrument Prepared By:

Scott J. Humphrey, L.L.C.
3825 Lorna Road, Suite 202
Hoover, Alabama 35244

Send Tax Notice To:

United Guaranty Residential Insurance
Company
P. O. Box 444
Pelham, AL 35124

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

SPECIAL STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

CHARTER ONE MORTGAGE CORPORATION

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

(herein referred to as "Grantee"), the following described real estate, situated in SHELBY COUNTY, ALABAMA, to-wit:

LOT 86, ACCORDING TO THE SURVEY OF KENTWOOD 2ND ADDITION, PHASE 1, AS RECORDED IN MAP BOOK 18, PAGE 60, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Ad valorem taxes for the year 2000, which said taxes are not due and payable until October 1, 2000.
2. 30 foot building line, as shown by recorded map.
3. 7 1/2 foot easement along rear, as shown by recorded map.
4. Restrictions as shown by recorded map.
5. Right of way to BellSouth Mobility, recorded in Instrument 1993 35654, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said Grantee, and its assigns forever.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION of all parties lawfully entitled thereto pursuant to the Code of Alabama(1975), and the amendments thereto.

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01:27 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
11.30

002 HHS

PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantee.

IN WITNESS WHEREOF, the said Grantor, by Gloria W. Evans, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 18th day of November, 1999.

ATTEST:


Its: Kevin Mooney Asst Sec.

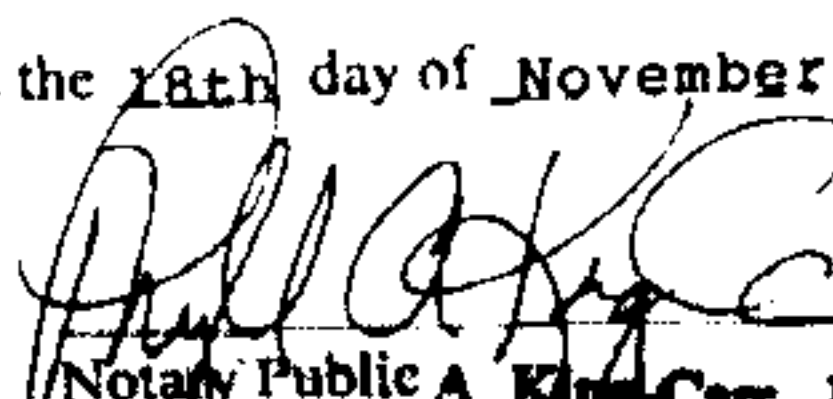
CHARTER ONE MORTGAGE CORPORATION

By: Gloria W. Evans
Its: Gloria W. Evans Vice President

STATE OF VIRGINIA)
COUNTY OF HENRICO)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Gloria W. Evans, whose name as Vice President of Charter One Mortgage Corporation, 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

, Given under my hand and official seal, this the 18th day of November, 1999.


Notary Public A. King-Carr - Notary Public
My Commission for the State of Virginia
Commission Expires 8/31/03

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SHELBY COUNTY JUDGE OF PROBATE

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