FHA CASE NO. 011-290267

PROPERTY ADDRESS: 1202 Breckenridge Park, Helena, Alabama 35080

This Instrument Prepared By: Timothy A. Massey 1780 Gadsden Highway Birmingham, Alabama 35235 Send Tax Notice To:
Danny Hayes and Mickey Hayes
1202 Breckenridge Park
Helena, Alabama 35080

STATE OF ALABAMA COUNTY OF SHELBY

SALES PRICE \$56,000.00

12/21/1999-51398 09:53 AM CERTIFIE SELBY COUNTY JUDGE OF PROBATE SELBY COUNTY JUDGE OF PROBATE

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 DANNY HAYES and MICKEY HAYES, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

Lot 2, Block 5, according to a Resurvey of Block 5 of a Resurvey of Breckenridge Park, as recorded in Map Book 11, Page 18, in the Probate of Shelby County, Alabama.

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. 1999-07011.

 $$\underline{64,000.00}$$ of the purchase price of the property described herein is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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 Zulay of December, 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

BY:

Ron Rash

Chief, Customer Service Branch South Carolina State Office Housing Urban Development Columbia, South Carolina

STATE OF SOUTH CAROLINA COUNTY OF RICHLAND

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Ron Rash, whose is personally well known to me to be the duly authorized représentative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date A day of December, 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 300 day of December, 1999.

My Commission Expires: My commission expires September 4, 2006

12/21/1999-51398 09:53 AM CERTIFIED SHELDY COUNTY JUDGE OF PROBATE

12.00