

FHA CASE NO. 011-313084

PROPERTY ADDRESS: 1013 Independence Court, Alabaster, Alabama 35007

This Instrument Prepared By:  
Timothy A. Massey  
1780 Gadsden Highway  
Birmingham, Alabama 35235

Send Tax Notice To:  
STEVEN H. RALEY & KRISTI R. RALEY  
1013 Independence Court  
Alabaster, Alabama 35007

STATE OF ALABAMA  
COUNTY OF SHELBY

()  
()

SALES PRICE \$117,000.00

**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 **STEVEN H. RALEY and KRISTI R. RALEY**, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

Lot 8, according to the Survey of Navajo Hills, Ninth Sector, as recorded in Map Book 10, Page 84, A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated January 4, 2000, and recorded in Instrument No. 2000-00290.

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 USC 1441, et seq.). Deed recorded in Instrument No. 2000-03406.

\$ 108,459.00 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

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SHELBY COUNTY JUDGE OF PROBATE  
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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 13<sup>th</sup> day of March, 2000, has set his hand and seal as Chief, Customer Service Branch, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, Columbia South Carolina, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

ANDREW M. CUOMO  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

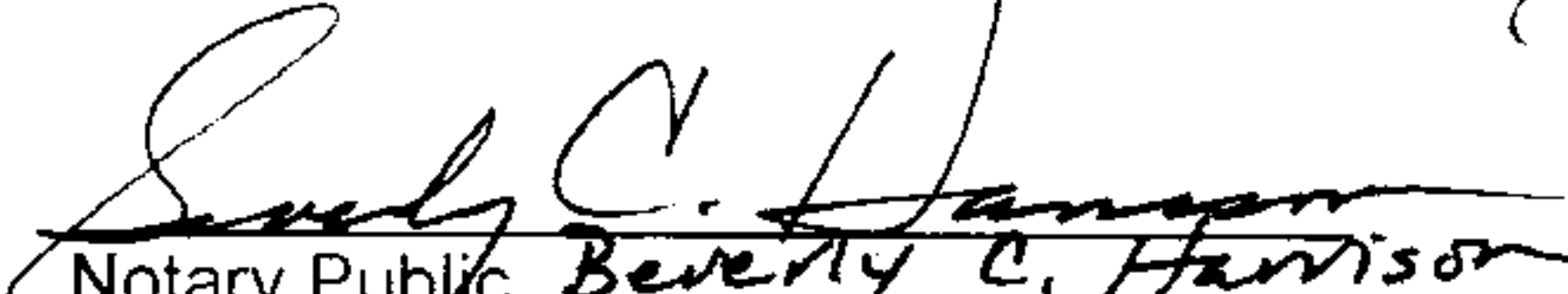
BY: 

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 and in said State, do hereby certify that Ron Rash, whose is personally well known to me and known to be the duly appointed CHIEF, CUSTOMER SERVICE BRANCH, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, Columbia, South Carolina, and the person who executed the foregoing instrument, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged before me on this day that, being informed of the contents of this conveyance, he executed the same as Chief, Customer Service Branch, 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 13<sup>th</sup> day of March, 2000.

  
Notary Public Beverly C. Harrison  
My Commission Expires: \_\_\_\_\_

My Commission Expires June 9, 2007

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DEPT. OF HOUSING AND URBAN DEVELOPMENT  
COLUMBIA, SC