

000-1158  
FHA CASE NO. 011-396862  
PROPERTY ADDRESS: 617 10<sup>th</sup> Avenue, SW, Alabaster, Alabama 35007

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

Send Tax Notice To:  
NORMAN W. and JANICE A. NACCARI  
617 10<sup>th</sup> Avenue, SW  
Alabaster, Alabama 35007

STATE OF ALABAMA 0  
COUNTY OF SHELBY 0

SALES PRICE \$45,000.00

Inst # 2000-35762

10/13/2000-35762  
09:49 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
16.50  
002 HMB

**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 **NORMAN W. NACCARI and JANICE A. NACCARI**, as joint tenants, with rights of survivorship, the following described real property, situated in the County of Shelby, State of Alabama:

See Exhibit "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated March 15, 2000, and recorded in Instrument No. 2000-09192.

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. 2000-13553.

\$ 42750.00 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 28th day of September, 2000, has set his/her hand and seal as the duly authorized representative of the 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.

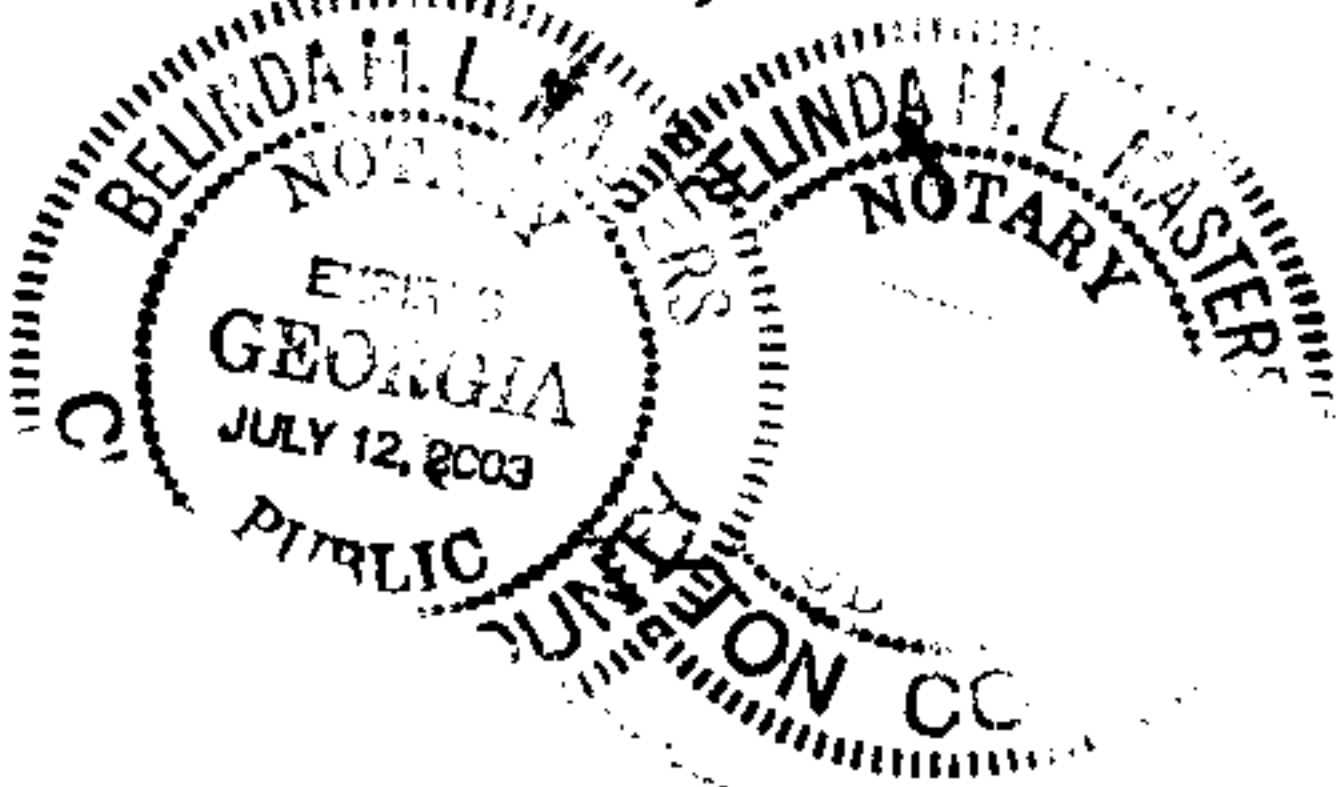
ANDREW M. CUOMO  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

BY: Cheryl M. Berry  
ITS: ATTORNEY-IN-FACT BY POWER OF ATTORNEY  
DATED JUNE 19, 2000

STATE OF GEORGIA 0  
COUNTY OF FULTON 0

I, the undersigned, a Notary Public in and for said County and in said State, do hereby certify that Cheryl M. Berry, whose name as attorney-in-fact for the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument, on this the 28th day of September, 2000, by virtue of the authority vested in him/her 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/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 28th day of September, 2000.



Belinda M. L. Mast  
Notary Public

My Commission Expires: 7/12/2003

JA

EXHIBIT "A"

Lot 93, as shown on a map entitled "Property Line Map, Siluria Mills", prepared by Joseph A. Miller, Reg. Civil Engineer on October 5, 1965 and being more particularly described as follows:

Commence at the intersection of the Westerly right of way line of Fallon Avenue and the Southerly right of way line of 2nd Avenue, said right of way line as shown on the Map of the Dedication on the Streets and Easements, Town of Siluria, Alabama; thence Northwesterly along said right of way line of 2nd Avenue for 243.00 feet to the point of beginning; thence 90 deg. 26 min. 37 sec. left and run Southwesterly for 104.63 feet; thence 89 deg. 48 min. 37 sec. right and run Northwesterly for 111.11 feet; thence 106 deg. 10 min. 30 sec. right and run Northeasterly for 107.96 feet to a point on the Southerly right of way line of 2nd Avenue; thence 74 deg. 27 min. 30 sec. right and run Southeasterly along said right of way line of 2nd Avenue for 81.07 feet to the point of beginning; being situated in Shelby County, Alabama.

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