

THE STATE OF ALABAMA
SHELBY COUNTY

Mortgagor: Delonza Haver Carter
VA # LH 22-22-6-0508501
S&T # 99-0844L

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc., a corporation organized and existing under the laws of the State of NC, whose principal place of business is located at 5024 Parkway Plaza Blvd. Bldg 7, Un 2407 Charlotte, NC 28217, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and by these presents, does hereby grant, bargain, sell and convey unto the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, 345 Perryhill Rd., Montgomery, Alabama 36109, hereinafter called the Grantee, and his/hersuccessors in such office, as such, and his/her or their assigns, the following-described property, situated in the county of Shelby, Alabama, to wit:

Lot 1, according to the Survey of Spring Gate, Sector One, Phase Three, as recorded in Map Book 20 Page 82 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all easements and restrictions of record and ad valorem taxes not due or payable on the date hereof.

The Grantor also assigns and transfers to the Grantee herein all of said Grantor's claim and notes, and the judgement, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

To Have and To Hold, the aforegranted property together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee, and his/her successors in such office, as such, and his/her or their assigns forever, Grantor hereby covenants with the said Grantee and his/her successors in such office, as such, and his/her or their assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrance; that it has a good right to sell and convey the same to the said Grantee herein, and that Grantor will warrant and defend the premises to the said Grantee and his/her successors in such office, as such, and his/her or their assigns forever, against the lawful claims and demands of all persons claiming the same by, through, or under Grantor.

Inst # 2001-00781

01/09/2001-00781
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 15.00

IN WITNESS WHEREOF, the said Wells Fargo Home Mortgage, Inc., f/k/a Norwest Mortgage, Inc. by
BRIAN K. REED, its ASST. VICE President, who is authorized to execute this conveyance, has hereto set
its signature and seal, this 6th day of December, 2000.

ATTEST (Corporate Seal)

Wells Fargo Home Mortgage, Inc., f/k/a Norwest
Mortgage, Inc.

By:

BRIAN K. REED

ASST.
Secretary

CAROL MILLER

Its: ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA

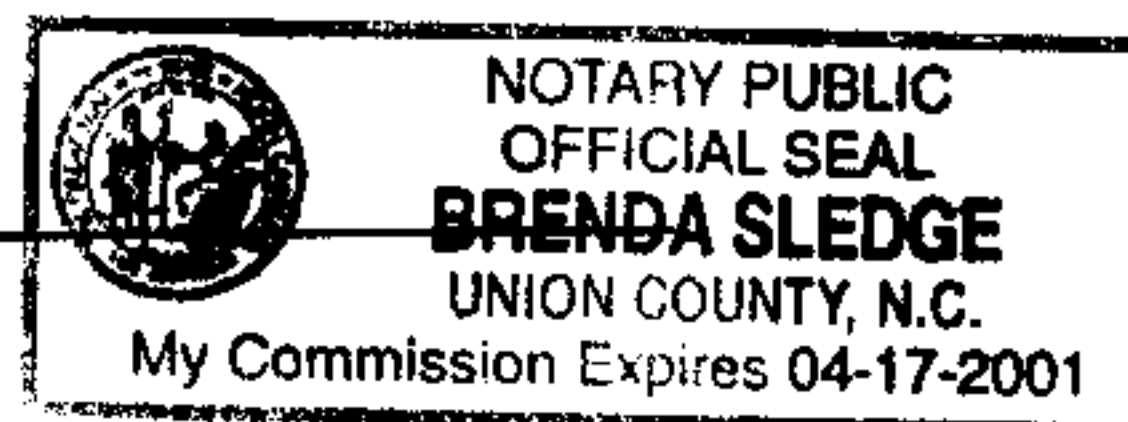
COUNTY OF MECKLENBURG

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify
that BRIAN K. REED and CAROL MILLER, whose names as ASST. VICE
PRESIDENT and ASST. SECRETARY, respectively, of Wells Fargo Home Mortgage, Inc.,
f/k/a Norwest Mortgage, Inc., are signed to the foregoing conveyance, and who are known to me,
acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such
officers and with full authority, executed the same voluntarily for and as the act of said association, acting
in its capacity as aforesaid.

Given under my hand and official seal, this the 6th day of December, 2000.

MY COMMISSION EXPIRES:

Brenda Sledge
Notary Public



GRANTEE'S ADDRESS:

Department of Housing and Urban Development
Jennifer Pate
Best Assets-CitiWest JV
3420 Norman Berry Drive, Suite 600
Atlanta, GA 30354

This instrument prepared by:

Chalice E. Tucker

SHAPIRO & TUCKER, L.L.P.

2100 16th Avenue South - Suite 200

Birmingham, Alabama 35205

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