

FLAGSTAR BANK, F. S. B.      LOAN NUMBER: 981063460-1

MORTGAGOR(S): PAUL A. GARRETT AND HARRIETT S. GARRETT

THIS INSTRUMENT PREPARED BY:

Jerry E. Held, Esquire  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
P. O. Box 55727  
Birmingham, AL. 35255-5727

STATE OF ALABAMA    )

COUNTY OF SHELBY)

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Flagstar Bank, F.S.B.**, does hereby grant, bargain, sell, and convey unto Grantee, **Federal Home Loan Mortgage Corporation**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 1121, according to the Survey of Riverchase Country Club 18th Addition Residential Subdivision, as recorded in Map Book 9, Page 86, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, **Flagstar Bank, F.S.B.**, a corporation, has caused this conveyance to be executed by John P. Marecki, its First Vice Pres., who is duly authorized, on the 30th day of Jan., 2001.

Flagstar Bank, F.S.B.

By:  
Its

  
\_\_\_\_\_  
**JOHN P. MARECKI**  
**FIRST VICE PRESIDENT**

Inst # 2001-05391

02/16/2001-05391  
12:50 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 198 15.00

STATE OF Michigan  
COUNTY OF Oakland

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that John P. Marecki, whose name as First Vice President of Flagstar Bank, F.S.B., a 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 30<sup>th</sup> day of January, 2001.

  
NOTARY PUBLIC

MARY LOU ALFES

Notary Public, Oakland County, MI

My Commission Expires:

My Commission Expires Oct 29, 2001

Inst # 2001-05591

02/16/2001-05591  
12:50 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 NWB 15.00