FHA CASE NO.

011-428879

PROPERTY ADDRESS:

177 St. Charles Drive, Helena, Alabama 35080

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

Send Tax Notice To:

Inst # 2001-16823

WENDY C. COPE

177 St. Charles Drive 4/30/2001-16823 Helena, Alabama 3508038 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

STATE OF ALABAMA COUNTY OF SHELBY

SALES PRICE \$105000.001

13.00

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that, MEL MARTINEZ, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, of Washington, D.C., for and in consideration of TEN AND NO/100 DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto WENDY C. COPE, the following described real property, situated in the County of Shelby, State of Alabama;

Lot 20, according to the Survey of St. Charles Place, Phase II, Sector III, as recorded in Map Book 20, Page 39, in the Office of the Judge of Probate of Shelby County, Alabama::

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated May 16, 2000, and recorded in Instrument No. 2000-16918.

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. 2000-39130.

103377.00 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 GRANTEE, her heirs and assigns forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on this before day of April, 2001, 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.

MEL MARTINEZ

SECRETARY OF DEVELOPMENT/

HOUSING

AND

URBAN

BY:

ITS: ATTORNEY-IN-FACT BY POWER OF ATTORNEY DATED JUNE 19, 2000

STATE OF GEORGIA () COUNTY OF FULTON ()

, the undersigned, a Notary Public in and for said County and in said State, do hereby certify that , whose name as attorney-in-fact for the Secretary/pf/Housing and Urban Development, and the person who executed the foregoing instrument, on this the WHO day of April, 2001, 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 MEL MARTINEZ, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my hand and official seal, this the

Notary Public

My Commission Expires: