

Prepared by:  
Barrett Burke Wilson Castle Daffin & Frappier, L.L.P.,

Record and Return to:

Loan No. 0063005841

Inst # 2001-37276

08/29/2001-37276  
02:09 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
18.00  
903 NSB

STATE OF ALABAMA )  
 ) ss.  
COUNTY OF SHELBY )

**SPECIAL WARRANTY DEED**

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned BANK OF AMERICA, N.A., a corporation organized and existing under the laws of the ~~State of~~ United States of America, (hereinafter called the "Grantor"), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto DARIN W. OWENS AND BRENDA LEE OWENS, and his/her/their assigns, (hereinafter called "Grantee"), the following described property situated in SHELBY County, State of Alabama, described as follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATE HEREIN FOR ALL PURPOSES.

\$ 155,200.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said Grantee, DARIN W. OWENS AND BRENDA LEE OWENS, and their assigns, forever.

This conveyance is made subject to unpaid taxes and assessments, if any, and covenants and restrictions of record and matters an accurate survey would reveal. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument Number 2001-15355, in the Probate Office of Shelby County, Alabama.

No word, words, or provisions of this instrument are intended to operate as or imply covenants of warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through and under the Grantor.

IN WITNESS WHEREOF, BANK OF AMERICA, N.A., a corporation has caused this conveyance to be executed in its name by its undersigned officer, and its corporate seal affixed, this 15<sup>th</sup> day of August, 2001.

(CORPORATE SEAL)

BANK OF AMERICA, N.A.

By: *[Signature]*

Its: VIRGIL F. McCAULEY  
VICE PRESIDENT

Inst # 2001-37276

STATE OF Kentucky )  
COUNTY OF Jefferson ) :ss

I, Melissa McAfee, a Notary Public in and for the said County and State, hereby certify that Virgil F. McCauley, whose name as Vice President of BANK OF AMERICA, N.A., a corporation organized and existing under the laws of United States of America, 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 seal of office, this 1st day of August, 2001.

Melissa McAfee  
Notary Public

My Commission Expires: Feb. 17, 2002

MELISSA McAFEE

Notary Public, State at Large, KY

(SEAL)

My commission expires Feb. 17, 2002

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EXHIBIT "A"

LOT 54, ACCORDING TO THE SURVEY OF SHELBY FOREST ESTATES, AS RECORDED IN MAP BOOK 21, PAGE 117, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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