

011-455492  
SPECIAL  
WARRANTY DEED

STATE OF ALABAMA  
COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, a/k/a Secretary of Housing and Urban Development, for and in consideration of One hundred twenty three thousand five hundred dollars Dollars and 00/100 (\$123,500.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **MATTHEW S. GREGORY and MICHELLE L. GREGORY, husband and wife**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

*Lot 86, according to the survey of Kentwood 2nd Addition, Phase I, as recorded in Map Book 18, Page 60, in the Probate Office of Ahelby County, Alabama.*

THIS DEED IS NOT TO BE IN EFFECT UNTIL: SEP 27 2001

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 1/11/2001, in instrument 2001/1323.

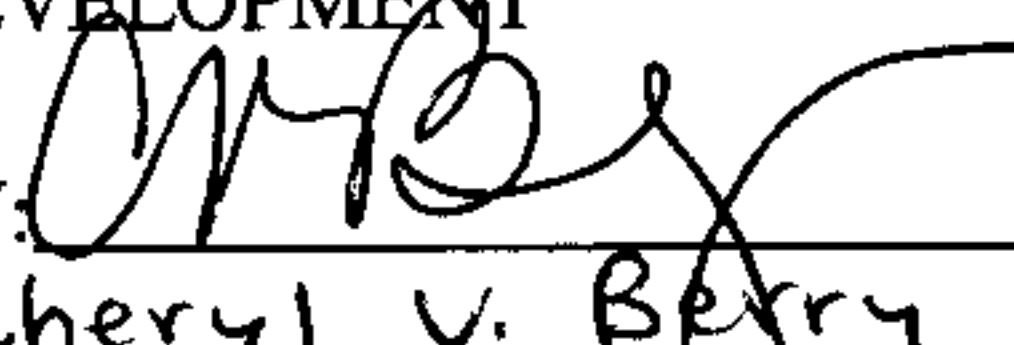
Subject, however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; and further subject to any state of facts an accurate survey would show.

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 USC 1441, et. seq.). Deed recorded in instrument 2001/4554.

TO HAVE AND TO HOLD to the said **MATTHEW S. GREGORY and MICHELLE L. GREGORY**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on this 27th day of September, 2001, has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

MEL MARTINEZ  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

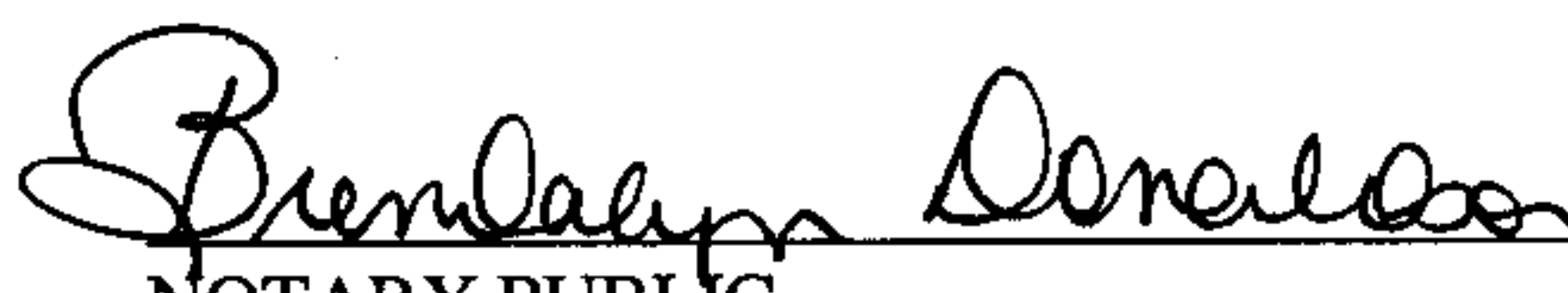
BY:   
Cheryl V. Berry  
Best Assets/Citiwest JV Representing  
Single Family Housing Specialist  
Georgia State Office  
Housing and Urban Development  
Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA  
COUNTY OF FULTON

10/03/2001-42807  
03:00 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 13.00

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Cheryl V. Berry who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date SEP 27 2001, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, 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 27th day of September, 2001.

  
NOTARY PUBLIC  
My Commission Expires: 2/19/05

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Attorney At Law, 2611 Artie Street, Suite 100, Atlanta, Georgia 35805



Inst # 2001-42807