

011-451269
SPECIAL
WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
GRANTEE'S ADDRESS:
KARA SEIGER and JOE SEIGER
128 Bonnevillle Drive
Calera, AL 35040

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 SEVENTY-SEVEN THOUSAND TWO HUNDRED FIFTY-FIVE Dollars and 00/100 (\$77,255.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **KARA SEIGER and JOE SEIGER, 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 10, according to the Survey of Willow Cove, Phase I, as recorded in Map Book 23 page 75 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: DEC 1 2 2001

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 05/16/01, in Book and Page/Instrument 2001/19880.

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 Book and Page/Instrument # 2001/333735.

TO HAVE AND TO HOLD to the said **KARA SEIGER and JOE SEIGER**, 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 DEC 1 2 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: *[Signature]*
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

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 DEC 1 2 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 on DEC 1 2 2001

[Signature]
NOTARY PUBLIC
My Commission Expires: 32 2005