

This instrument prepared by:
John N. Randolph, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Patrick A. Ward
Rhonda J. Ward
116 Dogwood Trail
Montevallo, AL. 35115

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of **One Hundred Twenty Seven Thousand and no/100's Dollars (\$127,000.00)** the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, organized and existing under the laws of the United States of America, by Burrow Closing Management Corporation, an Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof, is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto **Patrick A. Ward and Rhonda J. Ward**, (herein referred to as Grantees), as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Legal Description:

Lot 17-A, according to the Resurvey of Lots 17, 18 and 19, Park Forest Subdivision, 5th Sector, as recorded in Map Book 19, Page 107, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for the current year and thereafter.
2. Easements, restrictions, covenants, conditions and rights of way of record, if any.
3. 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 2001-30979, in the Probate Office of Shelby County, Alabama.
4. Transmission Line Permits to Alabama Power Company in Deed 121, Page 191 and Deed 154, Page 423.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 122, Page 333, Deed 325, Page 546, and Real 45, Page 210 in said Probate Office.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantees.

\$ 115,000.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said Grantees, as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy thereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

Special Warranty Deed

Burrow Closing Management Corporation, as Attorney in Fact for Federal Home Loan Mortgage Corporation to Patrick A. Ward and Rhonda J. Ward

January, 2002

Page Two

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 22 day of January, 2002.

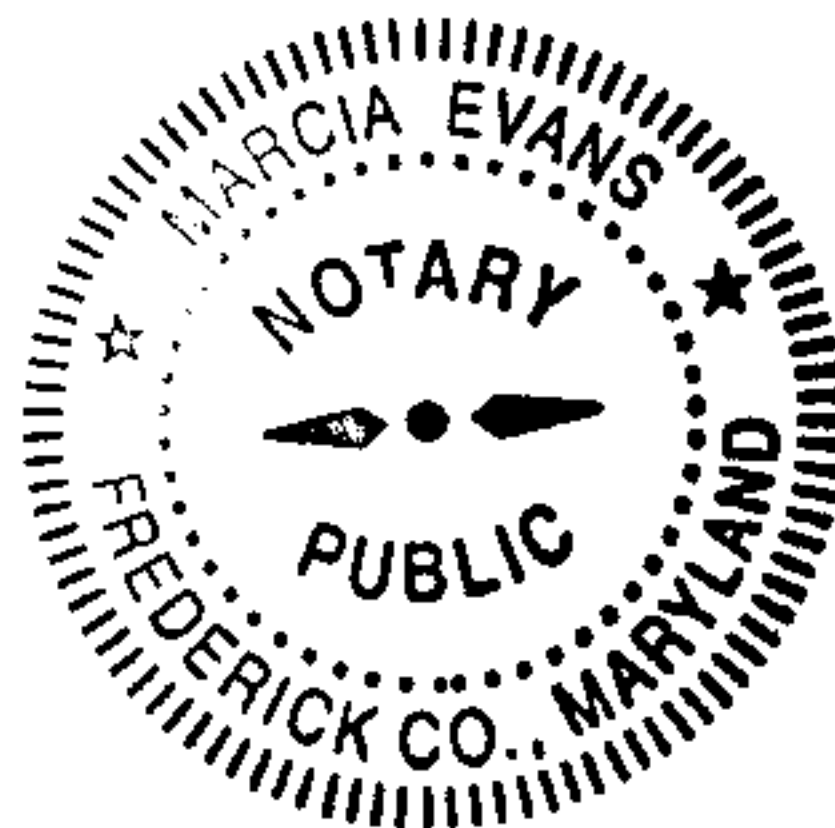
Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

by, Mary Lea Gurmanski
Its Vice President
As Attorney in Fact

STATE OF Maryland
COUNTY OF Frederick

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MARYLEA Czerwinski, whose name as Vice Pres. of Burrow Closing Management Corporation, as Attorney in Fact for Federal Home Loan Mortgage Corporation, a corporation, is signed to the foregoing conveyance, and who 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, acting in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 22nd day of January, 2002.



Marcia Evans
NOTARY PUBLIC

My Commission expires: 6/11/05

AFFIX SEAL

JR9537 / Dogwood Trl / BCMC 1-53496

Inst # 2002-04865

Page 2 of 2

01/29/2002-04865
09:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 26.00