Revised 1/02/92 AL (Conventional)

REO No. A002190

STATE OF ALABAMA) ss. SPECIAL WARRANTY DEED COUNTY OF SHELBY)

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, (hereinafter called the "Grantor"), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto Kerry Richards of 744 Highway 13, Green Pond, AL 35114 , and their assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, State of Alabama, described as follows, to-wit:

The property is commonly known as 744 Highway 13, Green Pond, AL 35114 and is more particularly described on Exhibit A, attached hereto and made a part hereof by this reference.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said Grantee, Kerry Richards , and their assigns, forever.

This conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale, and covenants and restrictions of record and matters an accurate survey would reveal.

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.

WITNESS WHEREOF, Federal National Mortgage Association, a corporate of has caused this conveyance to be executed in its name by its undersigned of ficer, and its corporate seal affiked, this 29th day of

FEDERAL NATIONAL MORTGAGE ASSOCIATION

By:

Tonya S. Wimberly, Vice President

1, Cheryl Furgeson, a Notary Public in and for the said County and Tonya S. Wimberly , whose name as Vice hereby certify that State, President of FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed if the contents of the conveyance, he, 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 29th day of August, 2000.

Notary Public, Texas/ My Commission Expirés:

CORPORAGE SLAL

ATE OF TEXAS

(SEAL)

This instrument was prepared by: Office of Regional Counsel Federal National Mortgage Assoc 13455 Noel Road, Suite 600 Dallas, TX 75240-5003

Inst * 2002-05015

01/29/2002-05015 D2:14 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 29.00

EXHIBIT "A" LEGAL DESCRIPTION FNMA TO RICHARDS AUGUST 2000

Part of Lot 8-B, according to the Re-survey of Whispering Pines Farms, as recorded in Map Book 13, page 131, in the Probate Office of Shelby County, Alabama, more particularly described as follows: Commence at the Southeast corner of the Southwest quarter of Section 12, Township 21 South, Range 5 West, Shelby County, Alabama and run thence South 87 degrees 01 minutes 41 seconds West along the South line of said quarter-quarter a distance of 931.75 feet to a point; thence run North 12 degrees 08 minutes 00 seconds West a distance of 1,474.39 feet to a point on the South right of way line of Shelby County Highway No. 13; thence run North 85 degrees 39 minutes 46 seconds West a distance of 50.0 feet to the point of beginning of the property being described; thence continue along last described course 360.21 feet to a point; thence turn 101 degrees 11 minutes 14 seconds left and run Southerly 429.48 feet to a point; thence turn 89 degrees 48 minutes 49 seconds right and run Westerly 70.48 feet to a point; thence turn 89 degrees 48 minutes 01 seconds left and run Southerly 100.0 feet to a point; thence turn 85 degrees 09 minutes 55 seconds left and run Easterly 458.41 feet to a point; thence turn 98 degrees 37 minutes 26 seconds left and run Northerly 499.65 feet to the point of beginning.

Inst # 2002-05015

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SHELBY COUNTY JUDGE OF PROBATE
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