Prepared by: James G. Whiddon, Esq. MORRIS, SCHNEIDER & PRIOR, L.L.C. Attorneys and Counselors at Law 3300 N E. Expressway, Building 8 Atlanta, GA 30341

THE STATE OF ALABAMA COUNTY OF SHELBY

MSP FILE NO: 406.010656AL LOAN NO: 758336-8/Bunnel

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, NORTH AMERICAN MORTGAGE COMPANY, whose principal place of business is located at 231 East Avenue, Suite 200, Albion, NY 14411, (hereinafter called the Grantor) has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C., its successors and/or assigns, (hereinafter called the Grantee), the following described property situated in Shelby County, Alabama:

Lot 1, according to the Survey of The Homestead, Sector "A", Phase II, as recorded in Map Book 13, Page 87, in the Probate Office of Shelby County, Alabama.

The conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale.

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

TO HAVE AND TO HOLD, the above described property together with all rights and privileges incident or appurtenant thereto, unto the said, SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., its successors and/or assigns, forever.

> NORTH AMERICAN MORTGAGE COMPANY

ATTEST:

D2/26/2002-09251
D8:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
15.00

By:
TITLE:

Michael Blair

Vice President

Vice President

Corporate Sears

THE STATE OF NEWYORK COUNTY OF ORLEAND

I. the undersigned Notary Public in and for said State and County, do hereby certify that MICHAEL BLAR and HIGANY REALIST COMPANY, are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the

day of

NOTARY PUBLIC

My Commission Expires:

TRACY M. TOWNSEND
Notary Public, State of New York
No. 01TO6036057
Qualified in Orleans County
Commission Expires January, 20

Inst # 2002-09251

O2/26/2002-09251
O8:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HSB 15.00