

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

Send Tax Notice to:
Melville R. Cousins
Wendy M. Cousins
121 Southview Lane
Birmingham, AL 35244

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of **One Hundred Seventy-Eight Thousand and no/100's Dollars (\$178,000.00)** to 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, as 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 **Melville R. Cousins and Wendy M. Cousins**, (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 31, according to the Survey of Southpointe, 9th Sector, Phase I, as recorded in Map Book 16, Page 80, in the Probate Office of Shelby County.

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 2001-51601, in the Probate Office of Shelby County, Alabama.

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.

\$ 169,100.00 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 Melville R. Cousins and Wendy M. Cousins

February, 2002

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IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 27th day of February, 2002.

Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

by, 
Marisela Guerrero
Its Closing Coordinator
As Attorney in Fact

STATE OF CALIFORNIA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Marisela Guerrero, whose name as Closing Coordinator 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.

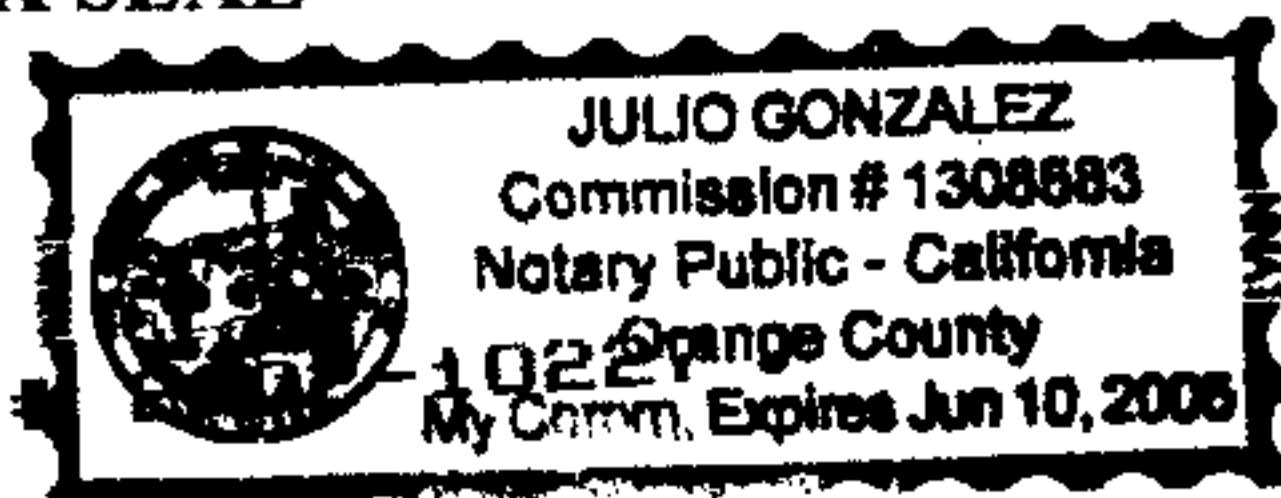
Given under my hand and official seal, this the 27th day of February, 2002.


NOTARY PUBLIC

My Commission expires: June 10, 2005

AFFIX SEAL

Inst



03/04/2002-10227

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SHELBY COUNTY JUDGE OF PROBATE

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23.00