

THE STATE OF ALABAMA,

SHELBY

COUNTY,

KNOW ALL PERSONS BY THESE PRESENTS:

That the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter called Grantor, for and in consideration of the sum of Ten Dollars (\$10) and other valuable consideration

and in consideration of that certain mortgage note in the principal amount of Seventy-Seven Thousand, Four Hundred and 00/100 Dollars dated March 19, 2002, given by the grantee(s) herein to the grantor herein as evidence of the unpaid balance of the purchase price of the property conveyed herein,

the receipt whereof is acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto WILLIAM F. FOREMAN, III and wife, JOAN C. FOREMAN

hereinafter called Grantee(s), and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of SHELBY Alabama, to wit:

Lot 1, according to the Survey of Spring Gate, Sector One, Phase Three, as recorded in Map Book 20 page 82 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantee(s) herein and the heirs or successors and assigns of Grantee(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 15th day of March, 2002 has caused this instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 512 and 3720, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

ANTHONY J. PRINCIPI

The Secretary of Veterans Affairs

*By

Robert W. Pelkey

Title: Acting Loan Guaranty Officer

VA Regional Office, Montgomery, AL

(Pursuant to a delegation of authority contained in
38 C.F.R. 36.4342 and 36.4520)

THE STATE OF ALABAMA, MONTGOMERY COUNTY,

I, a Notary Public in and for said State and County, hereby certify that Robert W. Pelkey whose name as Acting Loan Guaranty Officer of the Department of Veterans Affairs, an agency of the United States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Secretary of Veterans Affairs.

Given under my hand this the 15th day of March, 2002.

My commission expires 3-23-2005

Barbara L Gann

Notary Public in and for said State and County.

Inst # 2002-13057

This instrument prepared by:

Robert W. Pelkey

Property Management Section

United States Department of Veterans Affairs

Montgomery, Alabama

03/19/2002-13057

03:43 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CH 88.50