

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

Send Tax Notice to:
Amirali H. Panjwani
Damarjahan Panjwani
2166 Baneberry Drive
Birmingham, AL 35244

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBYCOUNTY

That in consideration of **Two-Hundred, Seventy-Five Thousand and no/100's Dollars (\$275,000.00)** to the undersigned Grantor, Chase Manhattan Bank, As Trustee., a corporation, by Ocwen Federal Bank, FSB, 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 **Amirali H. Panjwani and Damarjahan Panjwani**, (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2726, according to the survey of Riverchase Country Club 27th Addition, Residential Subdivision, as recorded in Map Book 11, Page 56 A and B, in the Office of the Judge of Probate of Shelby County, Alabama

Subject to:

1. Ad valorem Taxes for the current tax year which Grantees herein assume and agree to pay.
2. Easements and building lines as shown on recorded plat.
3. Restrictive covenant as recorded in Book 14, Page 536, amended in Misc. Book 17, Page 550.
4. 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 2001-50531, 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 grantee.

Special Warranty Deed

Ocwen Federal Bank, FSB, as Attorney in Fact for Chase Manhattan Bank, As Trustee. to
Amirali H. Panjwani and Damarjahan Panjwani
May, 2002

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.

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

Chase Manhattan Bank, As Trustee
By, Ocwen Federal Bank, FSB

MARGERY ROTUNDO
Vice President

by,
Its

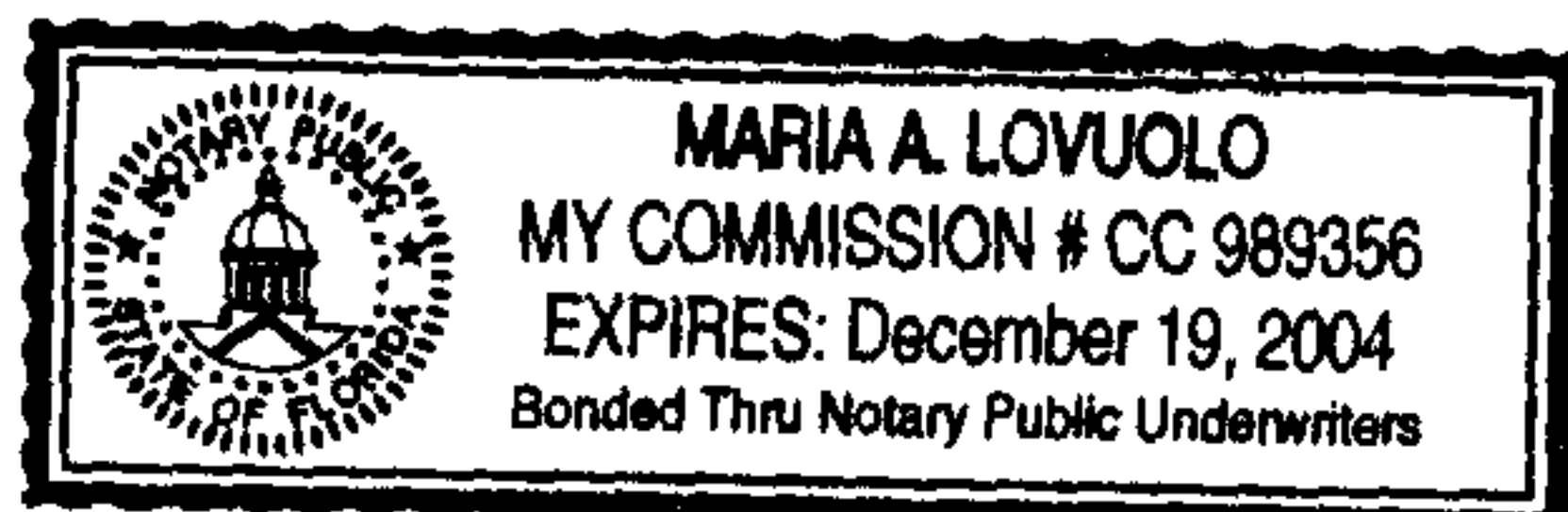
As Attorney in Fact

STATE OF Florida

COUNTY OF Palm Beach

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Margery Rotundo, whose name as VP of Ocwen
Federal Bank, FSB, as Attorney in Fact for Chase Manhattan Bank, As Trustee., a corporation, is
signed to the foregoing conveyance, and who is 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 1 day of May, 2002.



Maria A. Lovuolo
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

Ocwen 30559389/2166 Baneberry Drive, Birmingham
JR10349/Commitment# 2002-000319