

011-425205 SPECIAL WARRANTY DEED STATE OF ALABAMA COUNTY OF Shelby GRANTEE'S ADDRESS: KELLYANNE GANDY 175 KING ARTHUR COURT ABASTER IAL 35007

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of

Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of EIGHTY-NINE THOUSAND THREE HUNDRED Dollars and 00/100 (\$89,300.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto KELLYANNE GANDY, a Single woman, the following described real property situated in the County of Shelby, State of Alabama. Lot 8, 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. JUN 2 7 2002 THIS DEED IS NOT TO BE IN EFFECT UNTIL: __ Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 9/26/01 and recorded in Deed Book and Page/Instrument # 2001/41623, Probate Records of the above said county. Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et seq.). Deed recorded in Deed Book and Page/Instrument # 2002/12975, Probate Records of said county. TO HAVE AND TO HOLD to the said KELLYANNE GANDY, his or her heirs and assigns forever. JUN 2 7 2002 IN WITNESS WHEREOF, the undersigned, on _____ has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development. MEL MARTINEZ SECRETARY OF HOUSING AND URBAN DEVELOPMENT By: Muy Bey

Best Assets/Citiwest JV Representing Single Family Housing Specialist Georgia State Office Housing and Urban Development

Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA COUNTY OF FULTON the undersigned, a Notary Public in and for said County in said State, do hereby certify that who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing _, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, she executed the same voluntarily for and on behalf of Mel Martinez, Secretary of Housing and Urban Development, on the day and year above stated. Given under my hand on JUN 2 7 2002 Notary Public My commission

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Alabama Property Closers, LLC, 261, 18 Artie Streff Suite 1, Huntsville, Alabama 35805