

STATE OF ALABAMA)
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned Regions Mortgage, Inc., a corporation (hereinafter called the "Grantor") has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto SECRETARY OF HOUSING AND URBAN DEVELOPMENT, of Washington, D.C., his successors and assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, Alabama:

Lot 54, according to the Survey of Cambrian Ridge, Phase 2, as recorded in Map Book 21, Page 118, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

FOR AD VALOREM TAX PURPOSES: Single Family Property Disposition Branch, 600 Beacon Parkway, West, Suite 300, Birmingham, Alabama 35209

This 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 of 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 Housing and Urban Development, his successors and assigns, forever.
IN WITNESS WHEREOF, Regions Mortgage, Inc., a corporation, has caused this conveyance to be executed in its name by its undersigned officer, this day of, 2002.
REGIONS MORTGAGE, INC.
BY:
ITS:Kathy Boston Foreclosure Officer
STATE OF ALABAMA)
: COUNTY OF MONTGOMERY)
I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Kathy Boston whose name asForeclosure Officerof Regions Mortgage,
Inc., a corporation, organized and existing under the laws of the State of Alabama, 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 this conveyance he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.
Given under my hand and seal of office this 2nd day of July, 2002.
angelaThomas
NOTARY PUBLIC

This instrument prepared by: Bowdy J. Brown, Esq. Rushton, Stakely, Johnston & Garrett Post Office Box 270 Montgomery, Alabama 36101-0270 f:\gh\regions\BellsnyderJ\swd.hud Our File No.: 1004-3422 Loan No.5462288

My commission expires 3-14-2005.

My Commission Expires: