

011-418827
SPECIAL
WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
GRANTEE'S ADDRESS:

20020712000325370 Pg 1/1 48.50
Shelby Cnty Judge of Probate, AL
07/12/2002 14:48:00 FILED/CERTIFIED

JEFFREY D. PALMER and JENNIFER PALMER
337 Hillwood Cr.
ALABASTER, AL 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 THIRTY-SEVEN THOUSAND FIVE HUNDRED Dollars and 00/100 (\$37,500.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **JEFFREY D. PALMER and JENNIFER PALMER, husband and wife**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of **Shelby**, State of Alabama:

Lots 25 and 26, Block 2, according to the Survey of Wilmont Gardens, as recorded in Map Book 4, at page 6, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: JUL 2 2002

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 11/1/2001, in Book and Page/Instrument 2001/50160.

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 Book and Page/Instrument # 2002/2307.

TO HAVE AND TO HOLD to the said **JEFFREY D. PALMER and JENNIFER PALMER**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on JUL 2 2002, 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: Cheryl V Berry

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

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Cheryl V Berry 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 date JUL 2 2002, 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 and official seal on JUL 2 2002

Valerie D. Berry
NOTARY PUBLIC

My Commission Expires: 5-16-05

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Attorney At Law, 2611 Artie Street, Suite 1, Huntsville, Alabama 35805



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Uhrig Law Firm