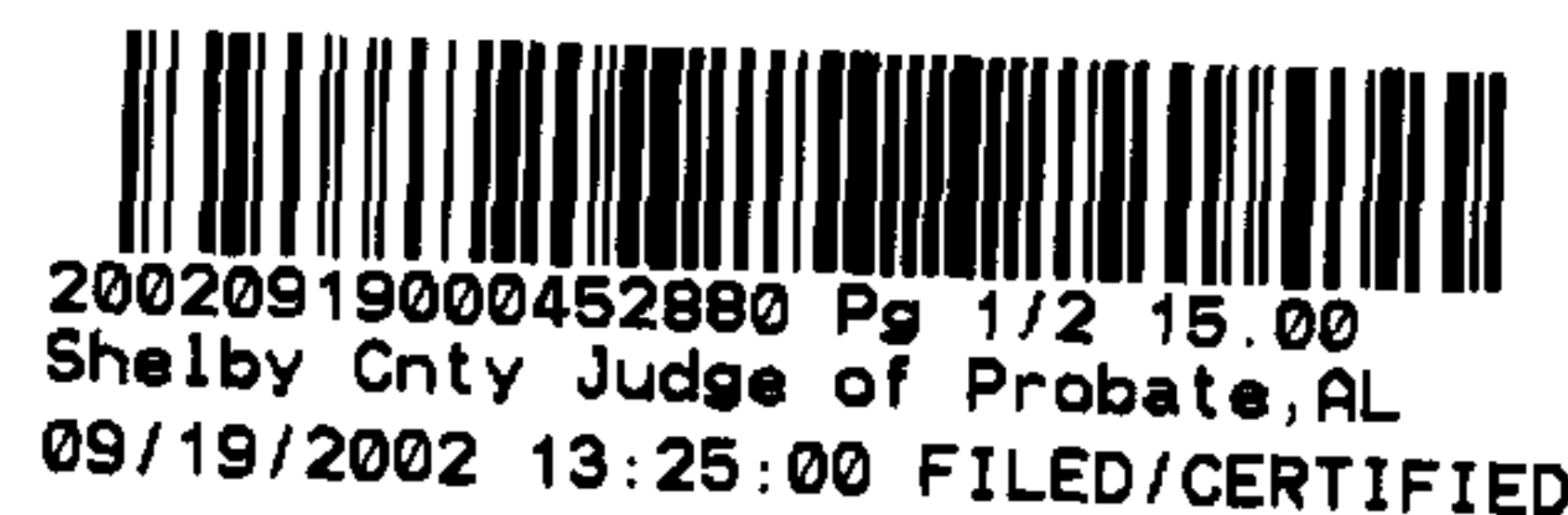


SPECIAL WARRANTY DEED



KNOW ALL MEN BY THESE PRESENTS:

That Union Planters Bank N.A. f/k/a Union Planters National Bank, a corporation organized and existing under the laws of the State of TENNESSEE, whose principal place of business is located at 1900 Charles Bryan Ax2 Cordova, TN 38016, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and by these presents, does hereby grant, bargain, sell and convey unto Federal Home Loan Mortgage Corporation, hereinafter called the Grantee, and his/her successors in such office, as such, and his/her or their assigns, the following-described property, situated in the county of Shelby, Alabama, to wit:

Lot 20, According to the Survey of Kingwood Townhomes- Phase Three, as recorded in Map Book 20, Page 91, in the Probate Office of Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all easements and restrictions of record and ad valorem taxes not due or payable on the date hereof.

The Grantor also assigns and transfers to the Grantee herein all of said Grantor's claim and notes, and the judgement, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

To Have and To Hold, the aforegranted property together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee, and his/her successors in such office, as such, and his/her or their assigns forever, Grantor hereby covenants with the said Grantee and his/her successors in such office, as such, and his/her or their assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrance; that it has a good right to sell and convey the same to the said Grantee herein, and that Grantor will warrant and defend the premises to the said Grantee and his/her successors in such office, as such, and his/her or their assigns forever, against the lawful claims and demands of all persons claiming the same by, through, or under Grantor.

IN WITNESS WHEREOF, the said Union Planters Bank N.A. f/k/a Union Planters National Bank by _____, its CLINT FORD, BANKING OFFICER who is authorized to execute this conveyance, has hereto set its signature and seal, this 11th day of September, 2002.

ATTEST (Corporate Seal)

Union Planters Bank N.A. f/k/a Union Planters National Bank

Dawn Bryant
Secretary Dawn Bryant
Assistant

By: *Clint Ford*
Its: CLINT FORD, BANKING OFFICER

STATE OF TENNESSEE

COUNTY OF SHELBY

20020919000452880 Pg 2/2 15.00
Shelby Cnty Judge of Probate, AL
09/19/2002 13:25:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that CLINT FORD, BANKING OFFICER and Dawn Bryant, whose names as BANKING OFFICER and ASSISTANT SECRETARY, respectively, of Union Planters Bank N.A. f/k/a Union Planters National Bank, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

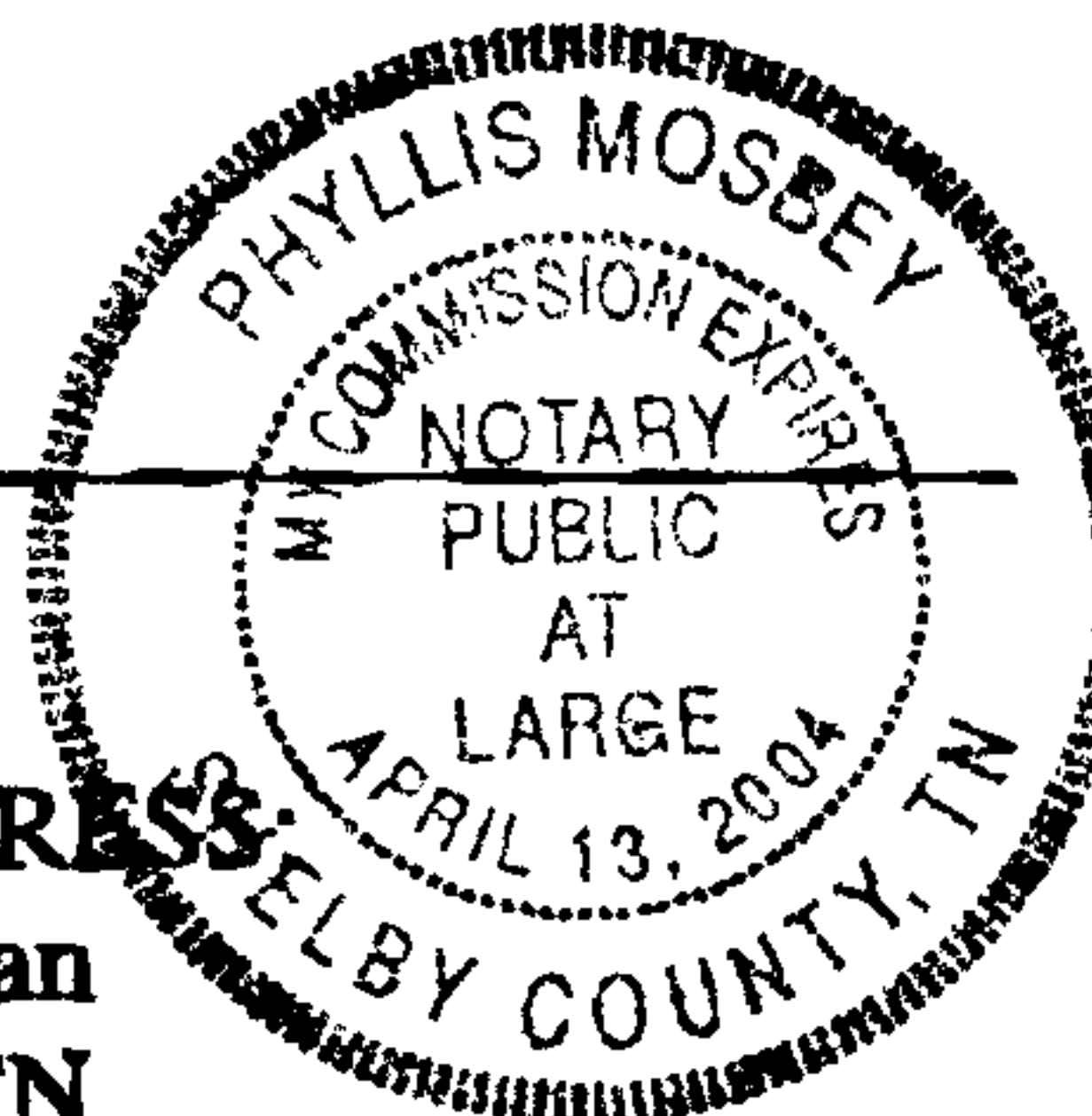
Given under my hand and official seal, this the 11th day of

September, 2002.

MY COMMISSION EXPIRES:

Phyllis Mosbey
Notary Public

GRANTEE'S ADDRESS:
1900 Charles Bryan
Ax2 Cordova, TN
38016



This instrument prepared by:
Chalice E. Tucker
SHAPIRO & TUCKER, L.L.P.
2107 5th Avenue North- Suite 500
Birmingham, Alabama 35203