

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:

A parcel of land located in the SE 1/4 of the NE 1/4 of Section 12, Township 20 South, Range 3 West, said tract being more particularly described as follows: Begin at the SW corner of the SE 1/4 of the NE 1/4 of Section 12, Township 20 South, Range 3 West, Shelby County, Alabama; thence North along the West line of said Quarter-Quarter section for 135.49 feet to the South right of way line of Ridge Lane; thence turn right 72°40' along said right of way line for 113.64 feet to the beginning of a curve to the right having a radius of 119.32 feet, central angle of 51°45' and longchord 104.14 feet; thence continue along said right of way and curve for 107.77 feet to the tangent of said curve; thence along the extended tangent for 252.53 feet to the intersection of the South right of way of Ridge Lane and the North right of way of Oak Ridge Drive; thence turn right 69°48' along said North right of way for 18.18 feet; thence turn right 90°00' continuing along said right of way for 146.85 feet to the beginning of a curve to the left having a radius of 258.20 feet, central angle 46°17' and longchord 202.95 feet; thence continue along said right of way and curve 208.57 feet to the South line of said 1/4-1/4; thence turn right along said South 1/4-1/4 line for 72.52 feet to the SW corner of the SE 1/4 of the NE 1/4 of said Section 12, and the point of beginning. Being situated in Shelby County, Alabama. Also, a lot or parcel of land lying and being situated in the Northeast 1/4 of the Southeast 1/4, Section 12, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: From the Northwest corner of said Quarter-quarter Section, run East along the North line of said Quarter-Quarter Section for 82.2 feet to a point on the northerly right of way Line of a 60 foot paved public road, as the same this day lies; run thence in a Southwesterly direction and along said line of said read for 105.2 feet to a point where said line intersects the West line of said Quarter-Quarter section; run thence North along said West line of said Quarter-Quarter section for 63.2 feet, and back to the point of beginning.

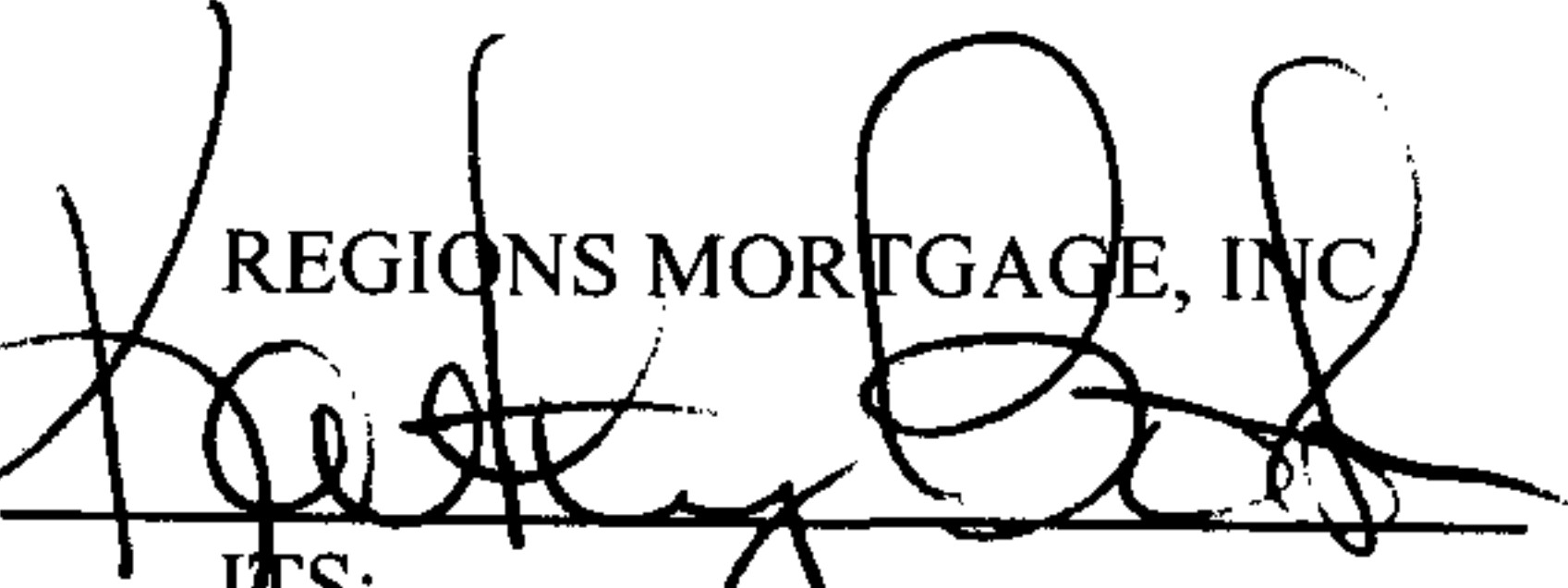
FOR AD VALOREM TAX PURPOSES: Single Family Property Disposition Branch, 600 Beacon Parkway, West, Suite 300, Birmingham, Alabama 35209

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 10th day of Dec., 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 as Foreclosure Officer of 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 10th day of Dec., 2002.

  
NOTARY PUBLIC

My Commission Expires: