

This Instrument Prepared By:

Scott J. Humphrey, L.L.C.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

Send Tax Notice To:

Joseph Chadwick

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

SPECIAL STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of Eighty Four Thousand Nine Hundred and No/100 Dollars (\$84,900.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1998, WMC SERIES 1998-B, NOW KNOWN AS BANK ONE, N.A.

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

Joseph Chadwick

(herein referred to as "Grantee"), the following described real estate, situated in SHELBY COUNTY, ALABAMA, to-wit:

LOT 5, BLOCK 10, ACCORDING TO THE SURVEY OF BERMUDA LAKE ESTATES, FIRST SECTOR, AS RECORDED IN MAP BOOK 9 PAGE 98 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. General and special taxes or assessments for 2002 and subsequent years not yet due and payable.
2. Building setback line of 35 feet reserved from Bermuda Lane Drive as shown by plat.
3. Easements as shown by recorded plat, including 7.5 feet on the Northerly side of lot.
4. Easement(s) to Alabama Power Company and South Central Bell as shown by instrument recorded in Real 41 page 843 in Probate Office.
5. Restrictions, limitations and conditions as set out in Map Book 9 page 98.

TO HAVE AND TO HOLD unto the said Grantee, and his/her their assigns forever.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION, if any, of all parties lawfully entitled thereto pursuant to the Code of Alabama(1975), and the amendments thereto.

PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantee.

IN WITNESS WHEREOF, the said Grantor, by THE UNDERSIGNED, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28 day of Aug, 2002.

ATTEST:

**THE FIRST NATIONAL BANK OF CHICAGO,
AS TRUSTEE UNDER THE POOLING AND
SERVICING AGREEMENT DATED SEPTEMBER
1, 1998, WMC SERIES 1998-B, NOW KNOWN
AS BANK ONE, N.A.**

FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT

By:

Its:

Gerald French
GERALD FRENCH, VICE PRESIDENT, REO

Joyce Kindsvogel
Its: _____

JOYCE KINDSVOGEL, DOC. CONTROL OFFICER

STATE OF Utah
COUNTY OF Salt Lake

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that _____, whose name as _____ of The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement Dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A. , 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 the 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 official seal, this the 28 day of Aug, 2002.

Salma R. [Signature]
Notary Public

My Commission Expires: 1-18-06