

STATE OF ALABAMA     )  
                                  ) ss.  
COUNTY OF SHELBY    )

FREEMAN, JEFF & JENNIFER  
  
SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned, **COMMERCIAL FEDERAL MORTGAGE CORPORATION**, a corporation, (hereinafter called the Grantor) has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, (Attention: Single Family Property Disposition Branch, Beacon Ridge Tower, Suite 300, 600 Beacon Parkway West, Birmingham, AL 35209-3144), his successors and assigns, (hereinafter called the Grantee), the following described property situated in Shelby County, Alabama:

Lot 3, according to the survey of Willow Creek, Phase Two, as recorded in Map Book 9, Page 102 A&B in the Probate Office of Shelby County, Alabama.

The 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 or 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.

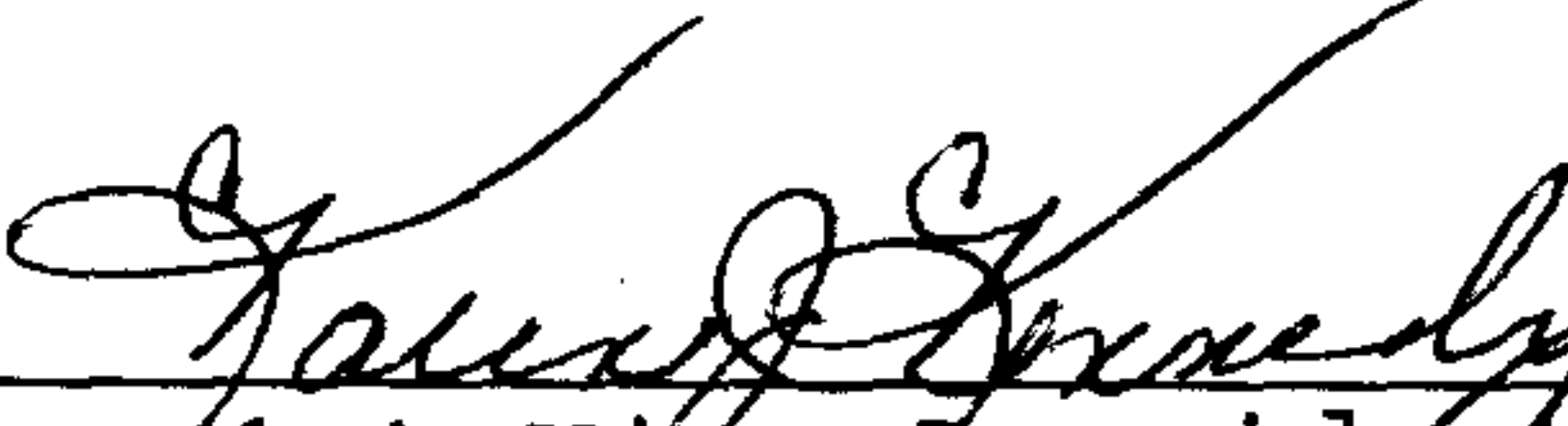
TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said The Secretary of Housing and Urban Development, his successors and assigns, forever.

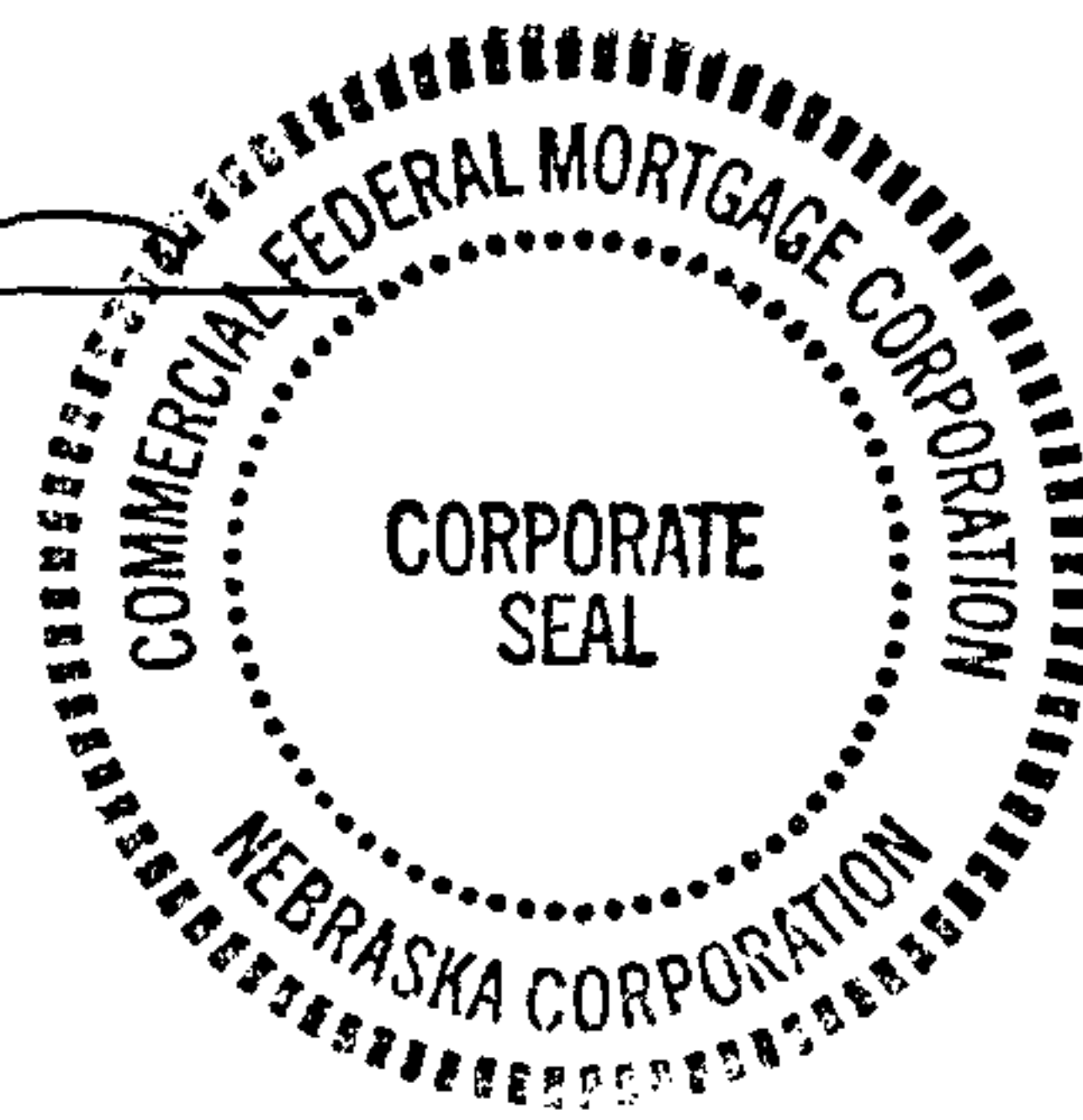
IN WITNESS WHEREOF, **COMMERCIAL FEDERAL MORTGAGE CORPORATION**, a corporation, has caused this conveyance to be executed in its name by its undersigned officer, this 25<sup>th</sup> day of September, 2002.

ATTEST:

**COMMERCIAL FEDERAL MORTGAGE CORPORATION**

  
Its: Vice President  
Brett R. Bennett

  
Its: 1st Vice President  
Karen J. Kennedy

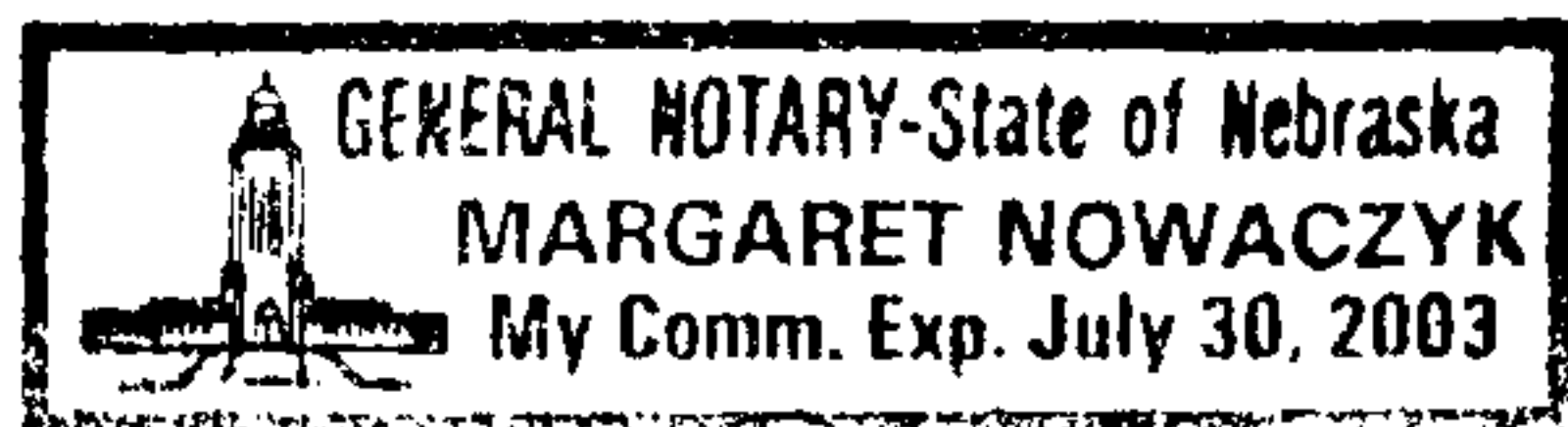


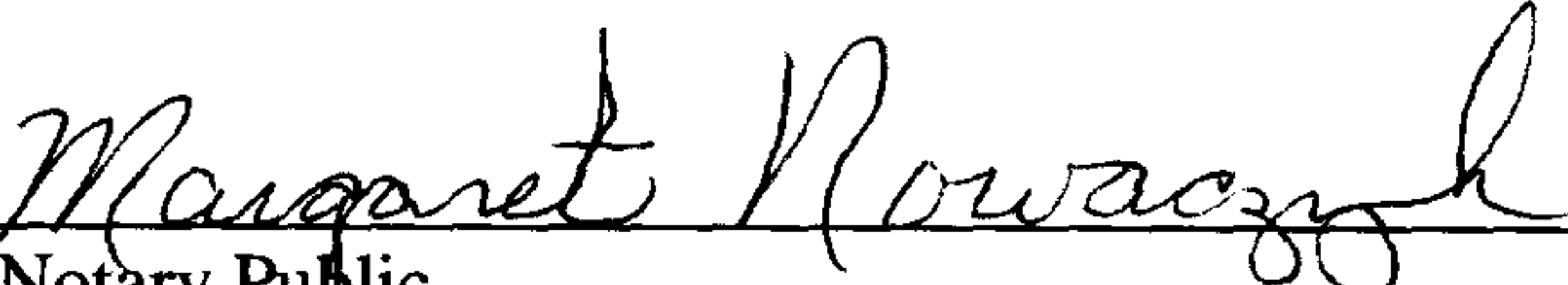
STATE OF NEBRASKA

COUNTY OF DOUGLAS

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Karen J. Kennedy, whose name as 1st Vice President of **COMMERCIAL FEDERAL MORTGAGE CORPORATION**, a corporation 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 seal this 25<sup>th</sup> day of September, 2002.



  
Notary Public  
My Commission Expires: 7/30/03

✓ This instrument prepared by  
Arthur M. Stephens  
Stephens, Millirons, Harrison & Gammons, P.C.  
2430 L & N Drive  
Huntsville, Alabama 35801