Shelby Cnty Judge of Probate, AL 02/21/2003 12:50:00 FILED/CERTIFIED

VA Form 26-6400a (cg), Jan 1999 Section 3720, Title 38, U.S.C.

22-22-6-0515810 22-22-7-0016826

ALABAMA

THE STATE OF ALABAMA,

JEFFERSON

COUNTY.

KNOW ALL PERSONS BY THESE PRESENTS:

That the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter called Grantor, for and in consideration of the sum of Ten Dollars (\$10) and other valuable consideration

and in consideration of that certain mortgage note in the principal amount of ONE HUNDRED FORTY-FIVE THOUSAND EIGHT HUNDRED AND NO/100 DOLLARS dated FEBRUARY 21, 2003, given by the grantee(s) herein to the grantor herein as evidence of the unpaid balance of the purchase price of the property conveyed herein,

the receipt whereof is acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto DAVID P. GRAY and wife, CELESTE L. NUNNALLY

hereinafter called Grantee(s), and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of Alabama, to wit: **JEFFERSON**

Lot 15, according to the resurvey of Valleybrook, Phase II, as recorded in Map Book 12, page 12 in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantee(s) herein and the heirs or successors and assigns of Grantee(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 13th day of February , 2003 has caused this instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 512 and 3720, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

ANTHONY J. PRINCIPI

The Secretary of Veterans Affairs

Curtis H. Brantley, Jr. Title: Acting Loan Guaranty Officer

VA Regional Office, Montgomery, AL

(Pursuant to a delegation of authority contained in

38 C.F.R. 36.4342 and 36.4520)

THE STATE OF ALABAMA, MONTGOMERY COUNTY,

I, a Notary Public in and for said State and County, hereby certify that Curtis H. Brantley, Jr. Acting Loan Guaranty Officer of the Department of Veterans Affairs, an agency of the United whose name as States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Secretary of Veterans Affairs.

Given under my hand this the 13th 2003 . day of February

My commission expires 03-23-2005

Barbara & Dann Notary Public in and for said State and County.

This instrument prepared by: Curtis H. Brantley, Jr. **Property Management Section** United States Department of Veterans Affairs Montgomery, Alabama