011-439326 SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby

20030224000112140 Pg 1/1 12.00 Shelby Cnty Judge of Probate, AL 02/24/2003 10:55:00 FILED/CERTIFIED

GRANTEE'S ADDRESS:
PHILIP JOHNSON and MELANIE JOHNSON

Habaster, Al. 35007

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of ONE HUNDRED FIVE THOUSAND Dollars and 00/100 (\$105,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto PHILIP JOHNSON and MELANIE JOHNSON, husband and wife, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 62-A, according to the Resurvey of Lots 46 through 62 of Willow Creek, Phase I, and Part of the Southwest 1/4 of the Southeast 1/4 of Section 26, Township 20 South, Range 3 West, as recorded in Map Book 9 Page 95 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

THIS DEED IS	NOT TO BE IN	I EFFECT	UNTIL:	FEB 14	2003

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 08/20/02, in Book and Page/Instrument 20020829/413390.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. seq.). Deed recorded in Book and Page/Instrument # 20021113/566080.

TO HAVE AND TO HOLD to the said PHILIP JOHNSON and MELANIE JOHNSON, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

MEL MARTINEZ

SECRETARY OF HOUSING AND URBAN

DEVELOPMENT

Best Assets/Citiwest JV Representing

Single Family Housing Specialist

Georgia State Office

Housing and Urban Development

Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA COUNTY OF FULTON

GIVEN under my hand and official seal on \_

NOTARY PUBLIC

My Commission Expires: 03-05-04

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Attorney At Law, 2611 Artie Street, Suite 1, Hantsville,