

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Cephas Martin

220 Kensington Ln
Alabaster, AL 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred forty-nine thousand nine hundred ninety and 00/100 Dollars (\$149,990.00) to the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, organized and existing under the laws of the United States of America, by Burrow Closing Management Corporation, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Cephas Martin, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 13, according to the Survey of Starling Gate, Sector 1, as recorded in Map Book 19, Page 90, in the Probate Office Shelby County, Alabama; being situated in Shelby County, Alabama

Subject to:

- 1) Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
- 2) Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
Easements, reservations, restrictions, protective covenants, rights of way, conditions and building setback lines of record, if any.
- 3) All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 2002-14848, in the Probate Office of Shelby County, Alabama.

\$119,900.00 of the consideration recited above was paid from a mortgage loan executed simultaneously herewith. \$30,000.00 of the consideration recited above was paid from a second mortgage loan executed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

Special Warranty Deed
June 23, 2002

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the
17th day of March, 2003.

Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

by,
Its

Victoria Nalley

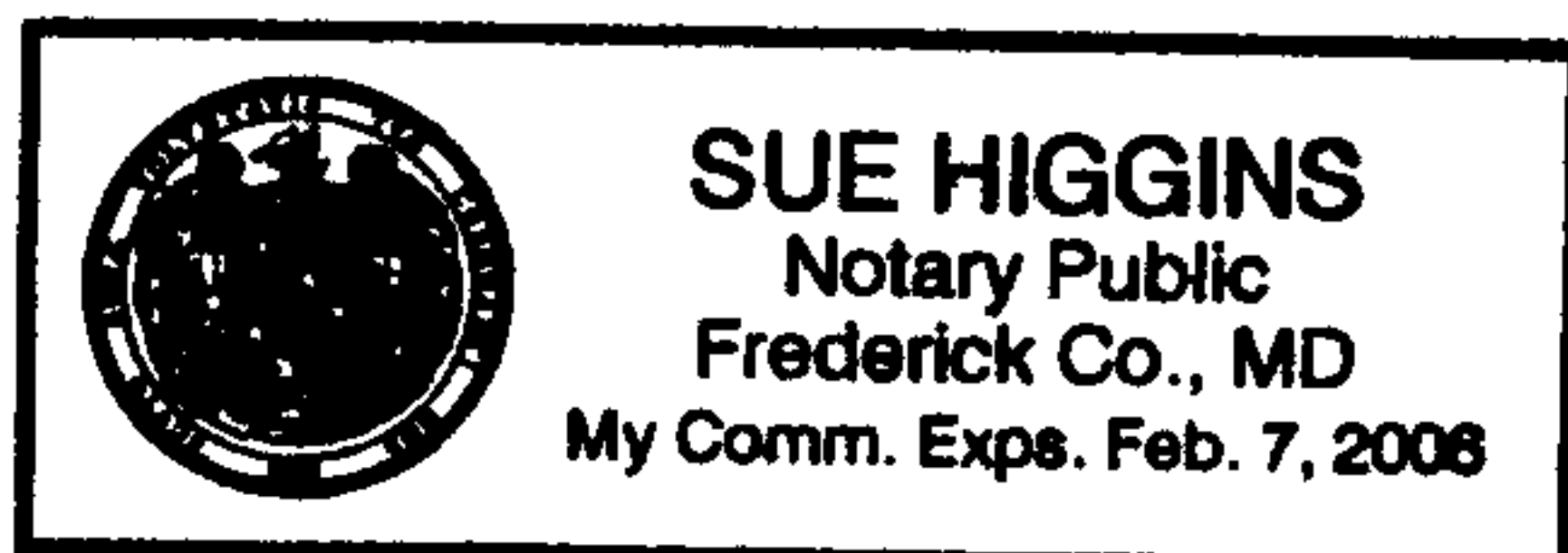
As Attorney in Fact

STATE OF MARYLAND

COUNTY OF FREDERICK

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
VICTORIA NALLEY, whose name as ANP of Burrow
Closing Management Corporation, as Attorney in Fact for Federal Home Loan 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, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 17th day of March, 2003.



Sue Higgins
NOTARY PUBLIC
My Commission expires: 02-07-06
AFFIX SEAL

220 Kensington lane, Alabaster, Alabama 35007
1-61393
2002-000277