

INVESTOR NUMBER: 583071554

GMAC MORTGAGE CORPORATION LOAN NUMBER: 518351002

MORTGAGOR(S): TATYANA GLAZKOVA

THIS INSTRUMENT PREPARED BY:

Stephen G. Collins
Sirote & Permutt, P.C.
2311 Highland Avenue South
P. O. Box 55727
Birmingham, AL. 35255-5727

STATE OF ALABAMA)

COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Mortgage Electronic Registration Systems, Inc. , solely as nominee for GMAC Mortgage Corporation**, does hereby grant, bargain, sell, and convey unto Grantee, **Federal Home Loan Mortgage Corporation**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 24, according to the Amended Plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27 Page 11A and 11B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with non-exclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded in Inst. #2000-09755 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. , solely as nominee for GMAC Mortgage Corporation, a corporation, has caused this conveyance to be executed by Debi Pond, its Vice President, who is duly authorized, on the 11th day of April, 2003.

Mortgage Electronic Registration Systems, Inc. , solely as nominee for GMAC Mortgage Corporation

[AFFIX SEAL]

By:
Its

[Signature]
Debi Pond Vice President

STATE OF Pennsylvania

COUNTY OF Mont

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Debi Pond, whose name as Vice President of Mortgage Electronic Registration Systems, Inc. , solely as nominee for GMAC 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 official seal this the 11th day of April, 2003.

William L. Watson
NOTARY PUBLIC

My Commission Expires:

Notarial Seal
William L. Watson, Notary Public
Horsham Twp., Montgomery County
My Commission Expires July 12, 2004
Member, Pennsylvania Association of Notaries