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Shelby Cnty Judge of Probate, AL  
07/02/2003 09:04:00 FILED/CERTIFIED

## (RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

R. Shan Paden  
PADEN & PADEN  
Attorneys at Law  
100 Concourse Parkway, Suite 130  
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

STACY JO CARPENTER  
117 PALM DR  
ALABASTER, AL 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

**SPECIAL WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of ONE HUNDRED FOURTEEN THOUSAND NINE HUNDRED NINETY and 00/100 (\$114,990.00) DOLLARS to the undersigned grantor, UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY, in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto STACY JO CARPENTER, (herein referred to as GRANTEE), the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 47, ACCORDING TO THE SURVEY OF OAKWOOD VILLAGE, PHASE OE, AS RECORDED IN MAP BOOK 19, PAGE 163, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. EASEMENT(S); BUILDING LINE; AND, RESTRICTIONS AS SHOWN ON RECORDED MAP.
3. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN INST. #1995-06027.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. #1995-23233.
5. 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 DATED THE 18<sup>TH</sup> DAY OF OCTOBER, 2002, AND RECORDED IN INST. #2002-51204, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA OF THAT CERTAIN MORTGAGE EXECUTED BY GENE R. KUEHN AND WANDA J. KUEHN TO AMERICA'S WHOLESALE LENDER, RECORDED IN INST. #1999-09890; RE-FILED IN INST. #1999-17032, UNDER AND IN ACCORDANCE WITH THE LAWS OF THE STATE OF ALABAMA OR THE UNITED STATES OF AMERICA, SAID RIGHTS TO EXPIRE ONE (1) YEAR FROM THE 18<sup>TH</sup> DAY OF OCTOBER, 2002.

\$109,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said GRANTEE her/his heirs and assigns, forever.

IN WITNESS WHEREOF, the said GRANTOR, UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY, by WILLIAM F. HALL its VP AND ASSOC. GENERAL COUNSEL has hereunto subscribed her name on this the 17th day of June, 2003.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

*[Signature]*

*[Signature: William F. Hall]*  
BY: William F. Hall  
ITS: VP and Associate General Counsel

STATE OF North Carolina  
COUNTY OF Guilford

# ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that William F. Hall, whose name as Vice President and Assoc. General Counsel of UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY, 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 or she, in her capacity as Executrix, executed the same voluntarily on the day same bears date.

Given under my hand this the 17th day of June, 2003.

*[Signature: Donna W. Sammel]*  
Notary Public

My commission expires: 11/19/07