

INVESTOR NUMBER: 011-486623-22

CENDANT MORTGAGE CORPORATION LOAN NUMBER: 0017433038

MORTGAGOR(S): WANDA G. UNDERWOOD

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, **Cendant Mortgage Corporation**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development, his Successors and Assigns**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Begin at a point 1165 feet North and 770 feet West of the Center of Section 5, Township 22 South, Range 3 West, Shelby County, Alabama: thence North 83 degrees 31 minutes 06 seconds West 149.28 feet to an iron pin: thence North 08 degrees 06 minutes 34 seconds East, 104.50 feet to an iron pin; thence South 89 degrees 15 minute 24 seconds East, 148.40 feet to the Westerly right of way of Shelby County Road 22: thence along said road South 07 degrees 07 minutes 39 seconds West, 119.30 feet of the point of beginning.

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, Cendant Mortgage Corporation, a corporation, has caused this conveyance to be executed by Paul J. Dallatore, its Asst. Vice President, who is duly authorized, on the 30 day of September, 2003.

Cendant Mortgage Corporation

[AFFIX SEAL]

By: Paul J. Dallatore
Its Paul J. Dallatore, Asst. Vice President

STATE OF New Jersey
COUNTY OF Burlington

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Paul J. Dallatore, whose name as Asst. Vice President of Cendant 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 30 day of September, 2003.

Melissa E. Wisher
NOTARY PUBLIC MELISSA E. WISHER

My Commission Expires:

MELISSA E. WISHER

Notary Public of New Jersey

My Commission Expires November 29, 2006