

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

Send Tax Notice to:
Royderick Oliver

405 NORWICK CIRCLE
ALABASTER, AL 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Two hundred twenty-four thousand and 00/100 Dollars (\$224,000.00) 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 Royderick Oliver, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 19, Block 4, according to the Survey of Norwick Forest, Second Sector, as recorded in Map Book 13, Page 23 A & B, in the Probate Office of 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.
- 3) Easement/right-of-way to Alabama Power Company and South Central Bell Company as recorded in Book 224 Page 583.
- 4) Easement/right-of-way to Alabaster Water & Gas Board as recorded in Book 124 Page 255.
- 5) Easement/right-of-way to Southern Natural Gas as recorded in Book 212 Page 313.
- 6) Restrictive covenant as recorded in Book 228 Page 563.
- 7) 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. 20030514000301210, in the Probate Office of Shelby County, Alabama.

\$ 224,000.00 of the above consideration was paid from the proceeds of a mortgage loan closed 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 15TH
day of July, 2003.

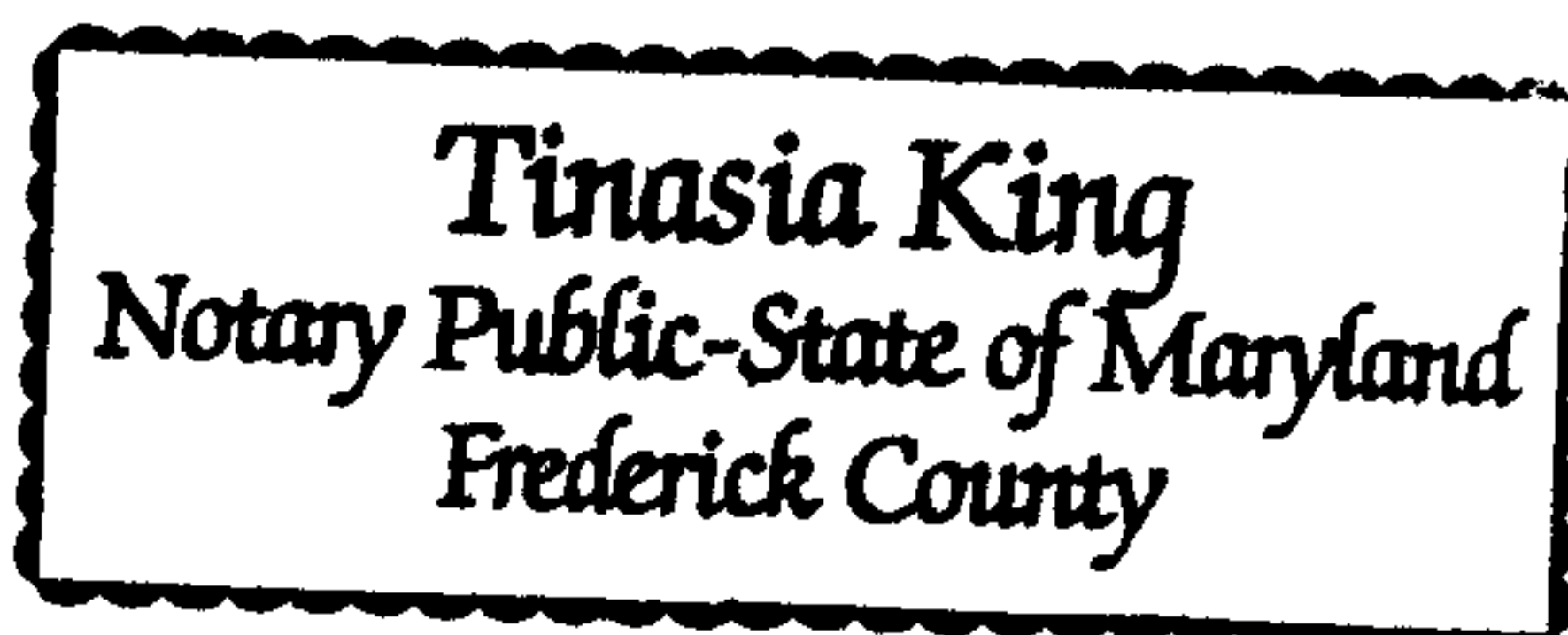
Federal Home Loan Mortgage Corporation
By Burrow Closing Management Corporation

by, *Jennifer Presley*
Its *AVP*
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 *Jennifer Presley*, whose name as *AVP* 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 *15th* day of July, 2003.



Tinasia King
NOTARY PUBLIC
My Commission expires: *3/27/05*
AFFIX SEAL

405 Norwick Circle, Alabaster, Alabama 35007
1-78817
2003-000546