

Revised 1/02/92
AL (Conventional)

REO No. A035512

STATE OF ALABAMA) ss.
COUNTY OF SHELBY)
\$ 110,000.00

SPECIAL WARRANTY DEED
Joint Tennants

FOR VALUABLE CONSIDERATION to the undersigned paid by the GRANTee herein, the receipt of which is hereby acknowledged, the undersigned **FANNIE MAE A/K/A FEDERAL NATIONAL MORTGAGE ASSOCIATION**, a corporation organized and existing under the laws of the United States, (hereinafter called the "GRANTor"), has GRANTED, bargained and sold, and does by these presents GRANT, bargain, sell and convey unto **KIMBERLY D. BIVIN AND TIMOTHY GROVER WILLIAMS AND THEIR** assigns, (hereinafter called "GRANTee") as joint tenants with right of survivorship, the following described property situated in **SHELBY** County, State of Alabama, described as follows, to-wit:

The property is commonly known AS **11184 GALLUPS CROSSROADS, HARPERSVILLE, ALABAMA** and is more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE.

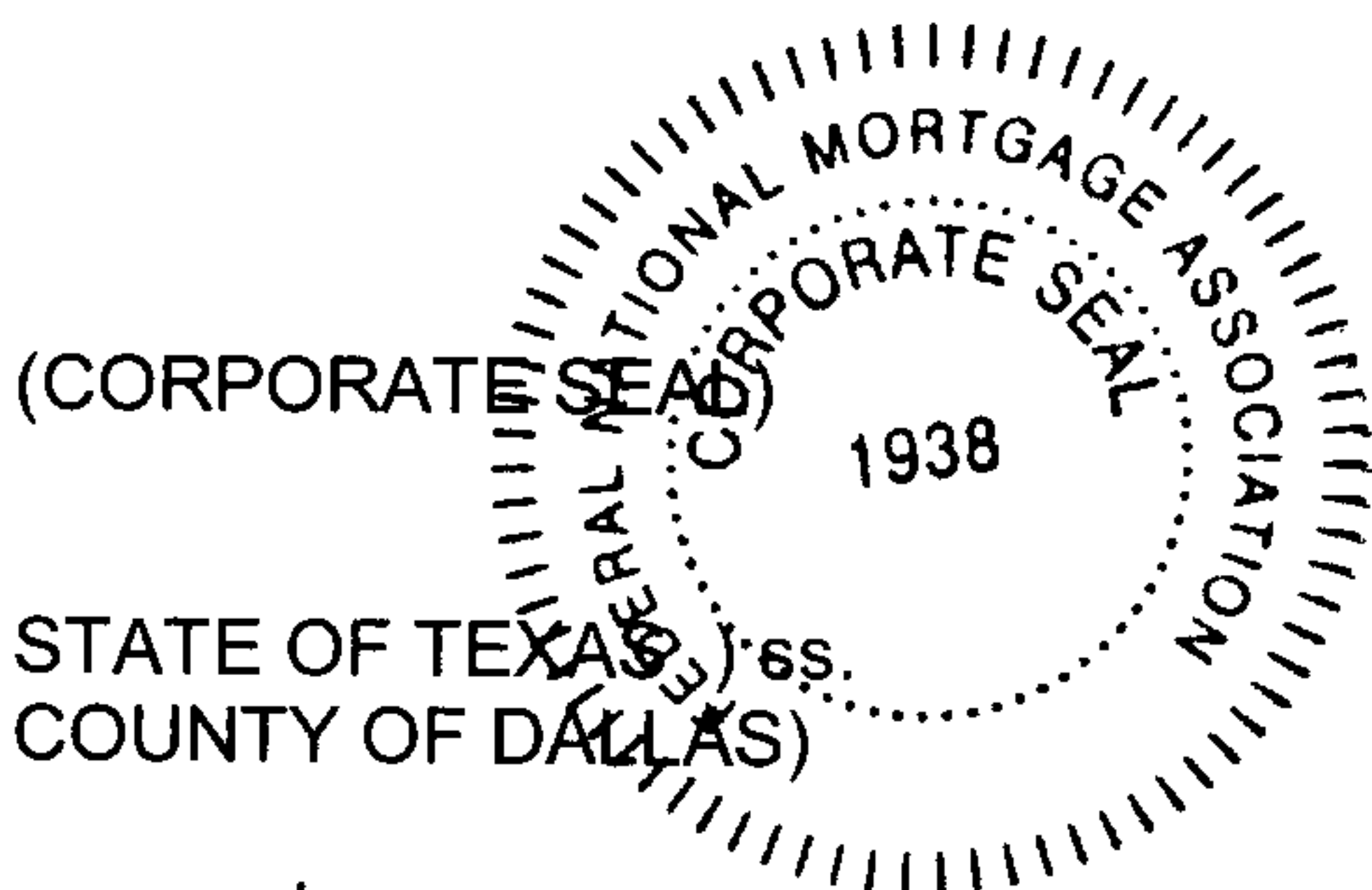
TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, their heirs and assigns, forever, it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said GRANTee, **KIMBERLY D. BIVIN AND TIMOTHY GROVER WILLIAMS** and **THEIR** assigns, forever.

This conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale, and covenants and restrictions of record and matters an accurate survey would reveal.

No word, words, or provisions of this instrument are intended to operate as or imply covenants of warranty except the following: GRANTor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through and under the GRANTor.

IN WITNESS WHEREOF, Federal National Mortgage Association, a corporation has caused this conveyance to be executed in its name by its undersigned officer, and its corporate seal affixed, this 21st day of October, 2003.



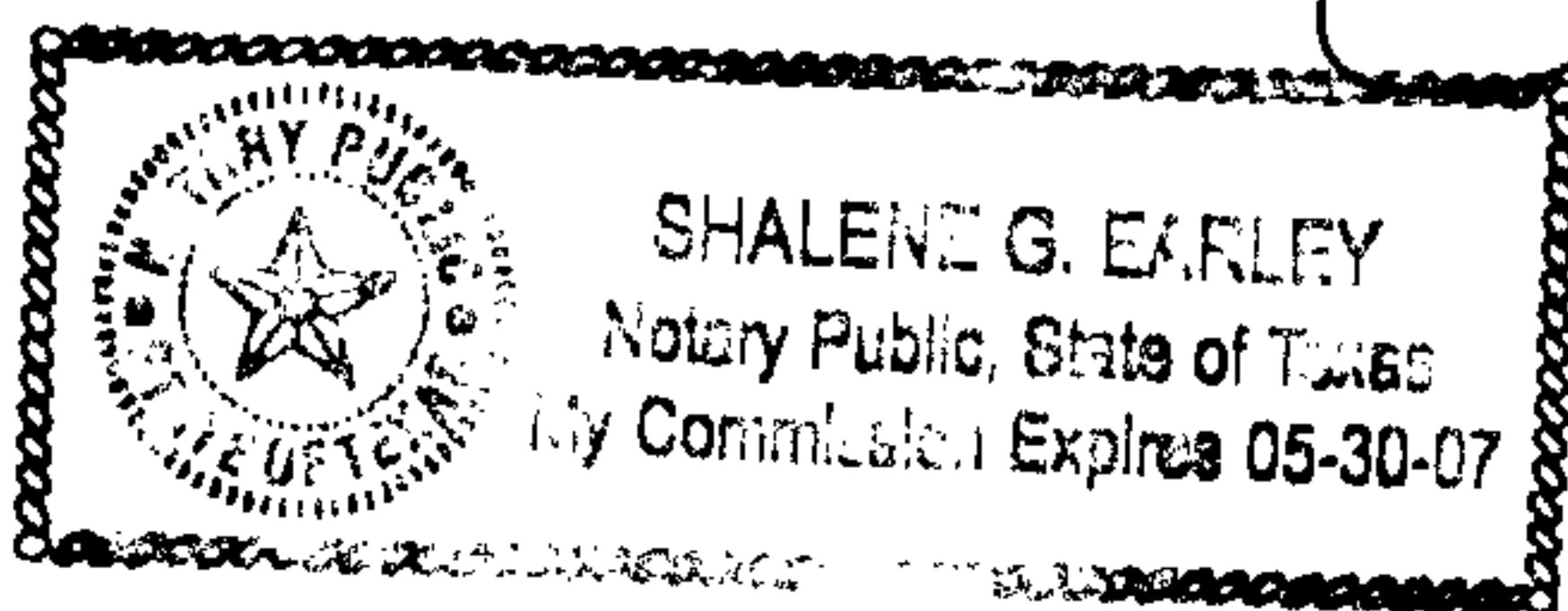
FANNIE MAE A/K/A
FEDERAL NATIONAL MORTGAGE ASSOCIATION
By: [Signature] Deborah Komperda
Vice President

I, Deborah Komperda a Notary Public in and for the said County and State, hereby certify that Deborah Komperda, whose name as Vice President of FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed if the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office, this 21st Day of October, 2003.

Notary Public, Texas
My Commission Expires: [Signature]

(SEAL)



This instrument was prepared by:
Office of Regional Counsel
Federal National Mortgage Assoc
13455 Noel Road, Suite 600
Dallas, TX 75240-5003

EXHIBIT A
SLT #403509

A PARCEL OF LAND SITUATED IN THE NORTHWEST CORNER OF SECTION 29, TOWNSHIP 19 SOUTH, RANGE 2 EAST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SECTION 29, TOWNSHIP 19 SOUTH, RANGE 2 EAST, THENCE SOUTH 0 DEGREES, 10 MINUTES, 04 SECONDS EAST, A DISTANCE OF 330.14 FEET; THENCE SOUTH 89 DEGREES, 44 MINUTES, 57 SECONDS EAST, A DISTANCE OF 882.43 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING EAST ALONG SAID LINE A DISTANCE OF 350.00 FEET TO THE WEST RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 62; THENCE NORTH 0 DEGREES, 22 MINUTES, 47 MINUTES (MORE ACCURATELY DESCRIBED AS SECONDS) WEST ALONG SAID HIGHWAY RIGHT OF WAY LINE FOR A DISTANCE OF 154.00 FEET; THENCE NORTH 89 DEGREES, 55 MINUTES, 54 SECONDS WEST, A DISTANCE OF 350.00 FEET; THENCE SOUTH 0 DEGREES, 23 MINUTES, 01 MINUTES (MORE ACCURATELY DESCRIBED AS SECONDS) EAST, A DISTANCE OF 152.89 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A 30 FOOT EASEMENT LYING 15 FOOT ON EITHER SIDE OF THE FOLLOWING DESCRIBED CENTERLINE; COMMENCING AT THE NORTHWEST CORNER OF SECTION 29, TOWNSHIP 19 SOUTH, RANGE 2 EAST; THENCE SOUTH 0 DEGREES, 10 MINUTES, 04 SECONDS EAST A DISTANCE OF 330.14 FEET; THENCE SOUTH 89 DEGREES, 44 MINUTES, 57 SECONDS EAST A DISTANCE OF 1232.43 FEET TO THE WEST RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 62; THENCE NORTH 0 DEGREES, 22 MINUTES, 47 SECONDS WEST ALONG SAID HIGHWAY RIGHT OF WAY LINE FOR A DISTANCE OF 154.00 FEET; THENCE NORTH 00 DEGREES, 29 MINUTES, 57 SECONDS EAST ALONG SAID HIGHWAY RIGHT OF WAY LINE A DISTANCE OF 15.0 FEET TO THE POINT OF BEGINNING OF THE CENTERLINE OF A 30 FEET WIDE EASEMENT; THENCE NORTH 89 DEGREES, 55 MINUTES, 57 SECONDS WEST A DISTANCE OF 349.73 FEET TO THE POINT OF BEGINNING.