

This Instrument Prepared By:

Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

Send Tax Notice To:

Clinton D. Nail
160 Cliff Road
Sterrett, Alabama 35147

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

SPECIAL STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of Two Hundred Thirty Thousand and No/100 (\$230,000.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

**COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK, SUCCESSOR TO
COMMERCIAL FEDERAL MORTGAGE CORPORATION**

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

CLINTON D. NAIL and PAMELA NAIL

(herein referred to as "Grantee"), the following described real estate, situated in SHELBY COUNTY, ALABAMA, to-wit:

LOT 610, ACCORDING TO THE SURVEY OF FOREST PARKS-6TH SECTOR, 2ND PHASE, AS RECORDED IN MAP BOOK 24, PAGE 110, AND INSTRUMENT NO. 1998-42209, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. All assessments and taxes for the year 2003 and all subsequent years, which are not yet due and payable.
2. Right or claims of parties in possession and easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments, and any matters not of record which would be disclosed by an accurate survey and inspection of the land.
3. Taxes or special assessments which are not shown as existing liens by the public records.
4. Any lien or right to lien for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by public record.
5. Restrictions, covenants and easements of record.
6. Any inaccuracy in statement made as to the quantity of land contained within the boundaries of the land described in the legal description. (Exhibit A on the title commitment.)

\$218,500.00 of the purchase price recited above has been paid by a purchase money mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee, his heirs and assigns forever.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION, if any, of all parties lawfully entitled thereto pursuant to the Code of Alabama(1975), and the amendments thereto.

PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantee.

IN WITNESS WHEREOF, the said Grantor, by Pamela J. Crocker, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 25th day of September, 2003.

ATTEST:

Carol J. Black
Its: Carol J. Black, Asst. Vice President

COMMERCIAL FEDERAL BANK, A FEDERAL
SAVINGS BANK, SUCCESSOR TO COMMERCIAL
FEDERAL MORTGAGE CORPORATION

By: [Signature]
Its: Pamela J. Crocker, Vice President

STATE OF Colorado)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Pamela J. Crocker, whose name as Vice President of COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK, SUCCESSOR TO COMMERCIAL FEDERAL MORTGAGE CORPORATION, a _____, 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 _____.

Given under my hand and official seal, this the 25th day of September, 2003.

C. Nicole Cochran
Notary Public
My Commission Expires: 6/20/07

