

This Instrument Prepared By:

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

Send Tax Notice To:

JoAnne K. Telerico
5013 Eagle Crest Road
Birmingham, AL 35242

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 Eighty Thousand and No/100 (\$280,000.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY ASSET TRUST
2002-4**

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

JOANNE K. TELERICO

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

LOT NUMBER FIVE HUNDRED TWENTY-FOUR (524), EAGLE POINT, 5TH SECTOR, ACCORDING TO PLAT THEREOF RECORDED IN MAP BOOK 18, PAGE 138, OF THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE 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.)

\$ 224,000.00 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 Aviva Bush, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 14 day of October, 2003.

ATTEST:

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
FOR HOME EQUITY ASSET TRUST 2002-4

Valina Kask
Its: REO Closing Supervisor

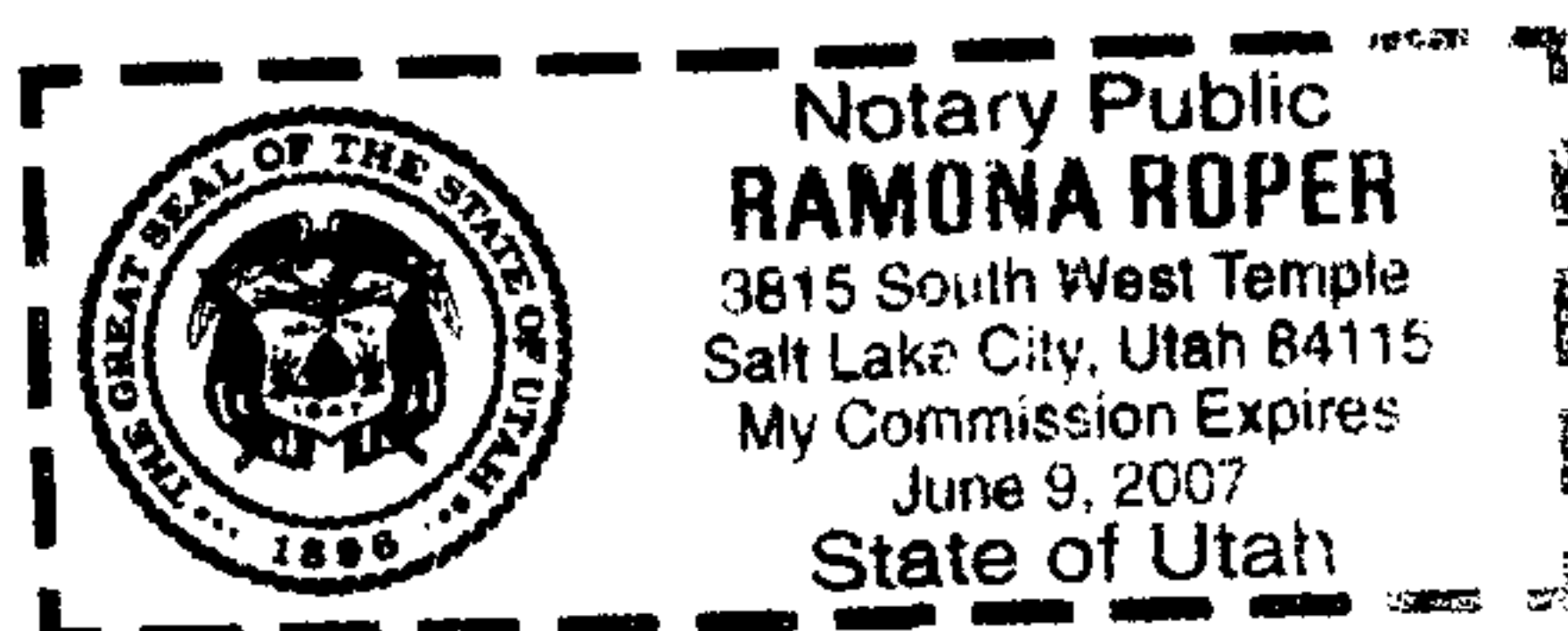
By: [Signature]
Its: AVIVA BUSH, DOC. CONTROL OFFICER

Fairbanks Capital Corp. as Attorney in Fact

STATE OF Utah
COUNTY OF Salt Lake

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that AVIVA BUSH, DOC. CONTROL OFFICER, whose name as AVIVA BUSH of U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY ASSET TRUST 2002-4, 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 14 day of October, 2003.



[Signature]
Notary Public
My Commission Expires: _____