

011-472503  
SPECIAL  
WARRANTY DEED

STATE OF ALABAMA  
COUNTY OF **Shelby**  
GRANTEE'S ADDRESS:  
**REAL ESTATE GURUS, INC.** % REMAX  
907 Montgomery Hwy, Southern Homes  
Vestavia, AL 35216

**KNOW ALL MEN BY THESE PRESENTS**, that **The United States Department of Housing and Urban Development**, also known as **Secretary of Housing and Urban Development**, for and in consideration of **ONE HUNDRED TWENTY THOUSAND Dollars** and 00/100 (\$120,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **REAL ESTATE GURUS, INC.**, an Alabama corporation, the following described real property situated in the County of **Shelby**, State of Alabama.

*Lot 27, according to the Survey of Shelby Forest Estates, as recorded in Map Book 21, Page 117 A & B, in the Probate Office of Shelby County, Alabama. Subject to a 7 1/2 foot easement on South, as shown by recorded map. Being the same property conveyed to Shane M. Payne and Chandra G. Payne by Deed from United Guaranty Residential Insurance Company, recorded 1/24/2000 in Document no. 2000-02356.*

**THIS DEED IS NOT TO BE IN EFFECT UNTIL:** NOV 06 2003


**Subject to** all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 05/30/03 and recorded in Deed Book and Page/Instrument # 2003053/335170, Probate Records of the above said county.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et seq.). Deed recorded in Deed Book and Page/Instrument # 20030804/500940, Probate Records of said county.

**TO HAVE AND TO HOLD** to the said **REAL ESTATE GURUS, INC.**, his or her heirs and assigns forever.

**IN WITNESS WHEREOF**, the undersigned, on 10/30/03 has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

MEL MARTINEZ  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

By:   
Best Assets/Citiwest JV Representing  
Single Family Housing Specialist  
Georgia State Office  
Housing and Urban Development  
Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA  
COUNTY OF FULTON

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Belinda Masters who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date 10/30/03, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, she executed the same voluntarily for and on behalf of Mel Martinez, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my hand on 10/30/03

  
Notary Public

TANNA WARE  
Notary Public, State Of Georgia  
Qualified in Clayton County  
Commission Expires June 20, 2004