

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

Send Tax Notice to:
Andrea P. Osborne
John C. Jones, Jr., Evelyn B. Jones
1309 Gables Drive
Birmingham, AL 35244

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of Seventy-nine thousand and 00/100 Dollars (\$79,000.00) 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 Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Andrea P. Osborne, John C. Jones, Jr., and Evelyn B. Jones, (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama, to-wit:

Unit 1309, Building 13 in the Gables, a Condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177 and amended in Real Volume 27, Page 733, Real Volume 50, Page 327 and Real Volume 50, Page 340 and re-recorded in Real 50, Page 942, Real 165, Page 578, and amended in Real 59, Page 19 and further amended by Corporate Volume 30, Page 407 and in Real 96, Page 855 and Real 97, Page 937 and By-Laws as shown in Real Volume 27, Page 733 amended in Real Volume 50, Page 325, further amended by real 189, Page 222, Real 222, Page 691; Real 238, Page 241, Real 269, Page 270, further amended by eleventh amendment to Declaration of Condominium as recorded in Real 284, Page 181, together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration said Unit being more particularly described in the floor plans and architectural drawings of The Gables Condominium as recorded in Map Book 9, Pages 41 thru 44 and amended in Map Book 9, Page 135, Map Book 10, Page 49 and further amended by Map Book 12, Page 50 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 Grantees herein assume and agree to pay.
- 3) Mineral and Mining Rights as recorded in Book 4 Page 464.
- 4) 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. 20030709000431330, in the Probate Office of Jefferson County, Alabama.

\$ 79,222.00 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.

Carol Ratham

Special Warranty Deed
June 23, 2002

TO HAVE AND TO HOLD Unto the said Grantees, as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy thereby 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.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the _____ day of December, 2003.

Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

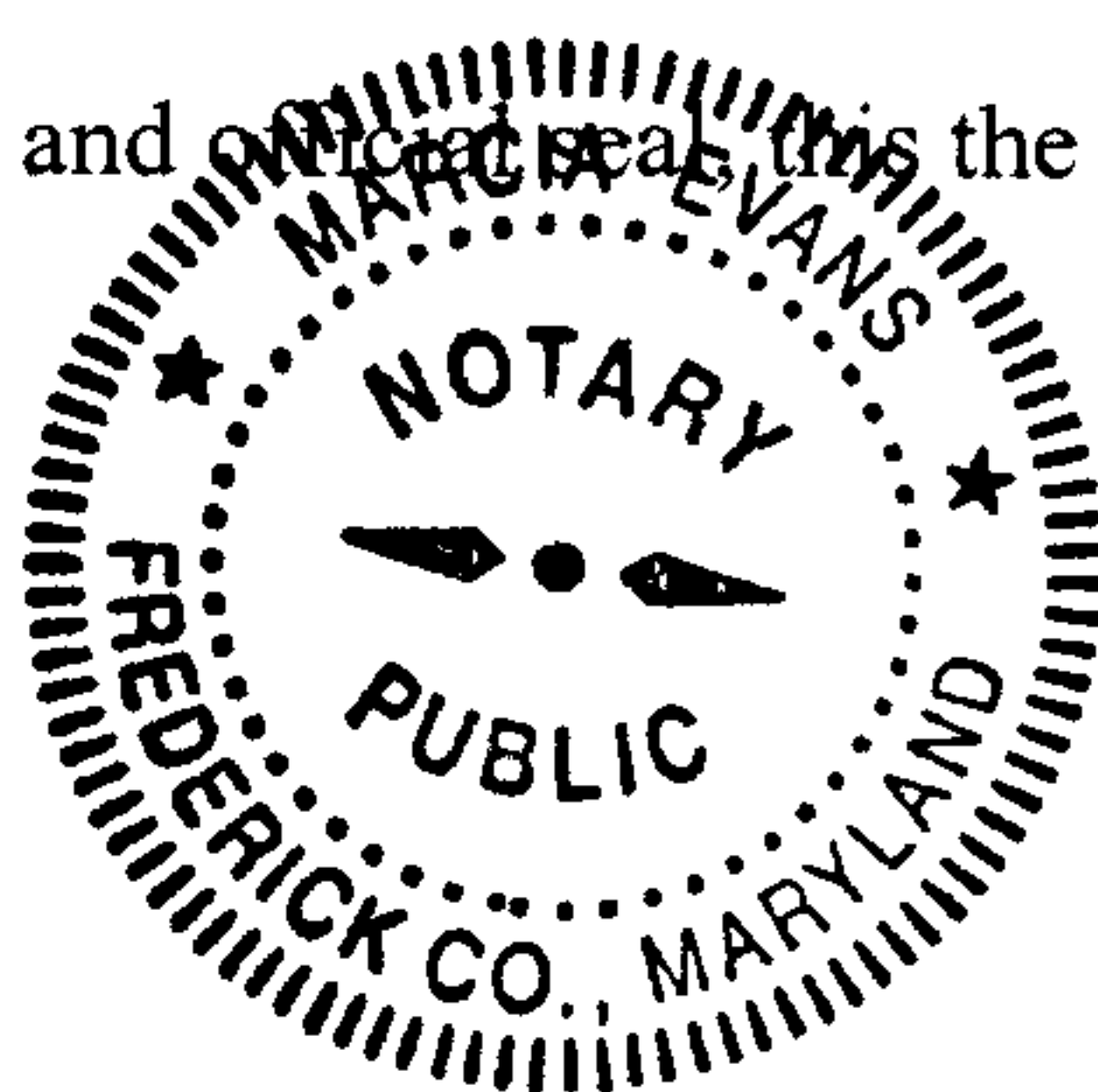
by, [Signature]
Its _____
As Attorney in Fact

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 AUP 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 18th day of December, 2003.



[Signature]
NOTARY PUBLIC
My Commission expires: 6/11/05
AFFIX SEAL

1309 Gables Drive, Birmingham, Al 35244
1-80756
2003-000748