

011-454690
SPECIAL
WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
GRANTEE'S ADDRESS:

20040308000117810 Pg 1/1 34.00
Shelby Cnty Judge of Probate, AL
03/08/2004 12:38:00 FILED/CERTIFIED

TWYLA MUNN and JONNIE MUNN
521 Cedar Grove Circle
Alabaster, AL 35007

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 THIRTEEN THOUSAND Dollars and 00/100 (\$113,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto TWYLA MUNN, a single woman, and JONNIE MUNN, a single man, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 33, according to the Survey of Cedar Grove at Sterling Gate, Sector 1, Phase 1, as recorded in Map Book 22, Page 92 in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: MAR 2 2004

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 11/18/03, in Book and Page/Instrument 20031202/782510.

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 Book and Page/Instrument # 20031215/805650.

TO HAVE AND TO HOLD to the said TWYLA MUNN and JONNIE MUNN, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, on 2/26/04, has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

ALPHONSO JACKSON
DEPUTY SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

BY: [Signature]

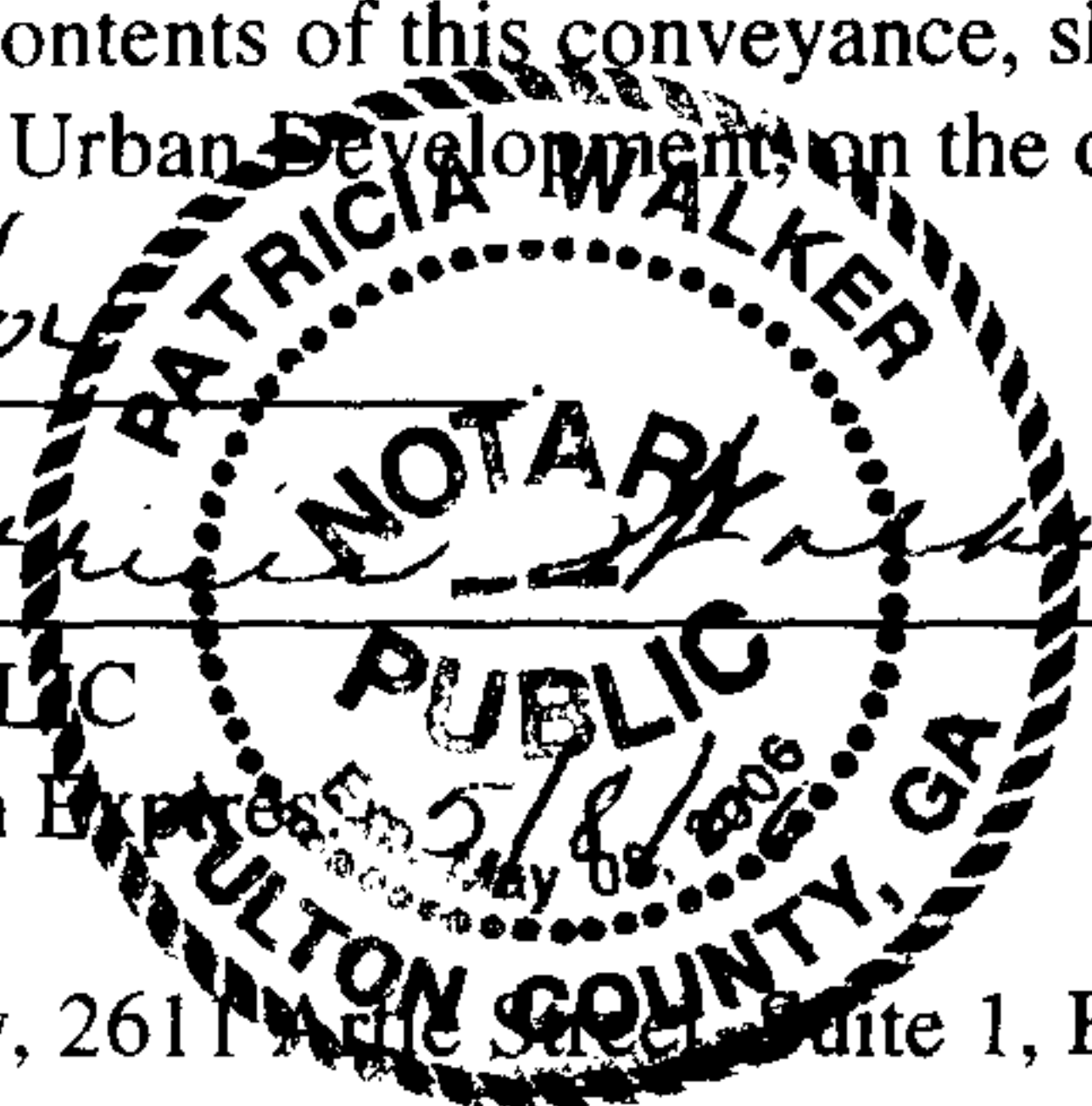
Best Assets/Citiwest JV Representing
Single Family Housing Specialist
Georgia State Office
Housing and Urban Development
Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA
COUNTY OF FULTON

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Rhonda Sharone Henley who is personally well known to me to be the duly authorized representative of the Deputy Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date 2/26/04, 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 Alphonso Jackson, Deputy Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal on 2/26/04

[Signature]
NOTARY PUBLIC
My Commission Expires 2/28/2006



THIS INSTRUMENT PREPARED BY: Ray Uhrig, Attorney At Law, 2611 1st Avenue, Suite 1, Huntsville, Alabama 35805