

STATE OF ALABAMA  
COUNTY OF SHELBY

Farrar L. Englebert  
8018098379  
01-0661

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten and no/100 Dollars (\$10.00) cash in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT to Fleet Mortgage Corp., f/k/a Fleet Real Estate Funding Corp. (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in Shelby County, Alabama, to-wit:

Lot 3, according to the Survey of Willow Cove, Phase 1, as recorded in Map Book 23, Page 75, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, to the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.


This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.



20040503000230120 Pg 1/2 15.00  
Shelby Cnty Judge of Probate, AL  
05/03/2004 14:18:00 FILED/CERTIFIED

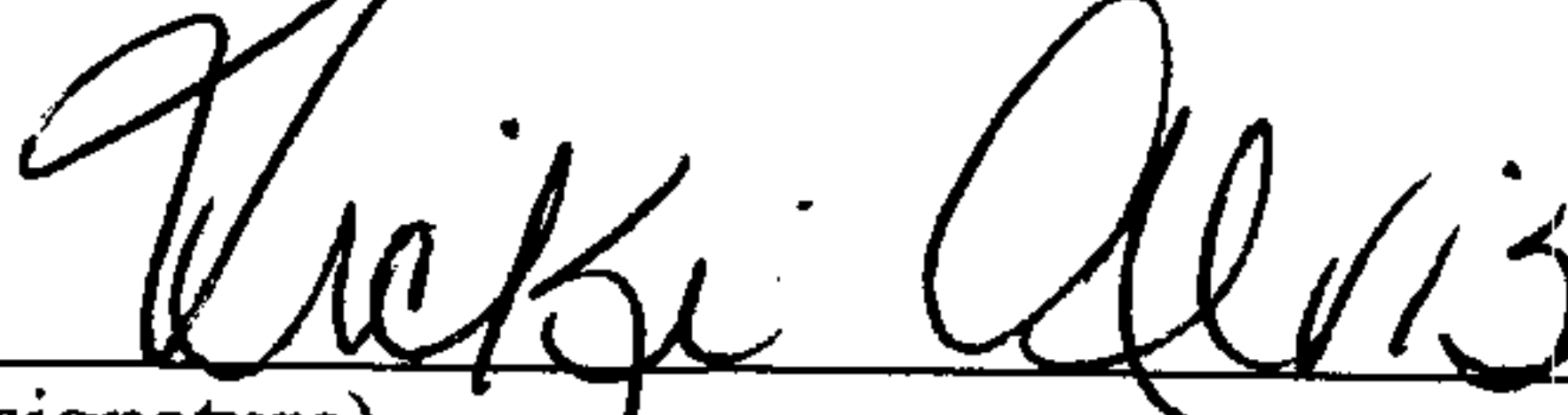
IN WITNESS WHEREOF, the said Grantor has caused these presents to be signed by Chalice E. Tucker, its Vice President, and attested by Vicki Alvis, its Assistant Secretary both thereunto duly authorized, and its corporate seal to be affixed all on this 12 day of March, 2004.

(CORPORATE SEAL)

  
(signature)

Chalice E. Tucker / Vice President

Washington Mutual Bank, FA, successor in interest to Washington Mutual Home Loans, Inc., successor by merger to Fleet Mortgage Corp.

By:   
(signature)

Vicki Alvis / Assistant Secretary

THE STATE OF ALABAMA

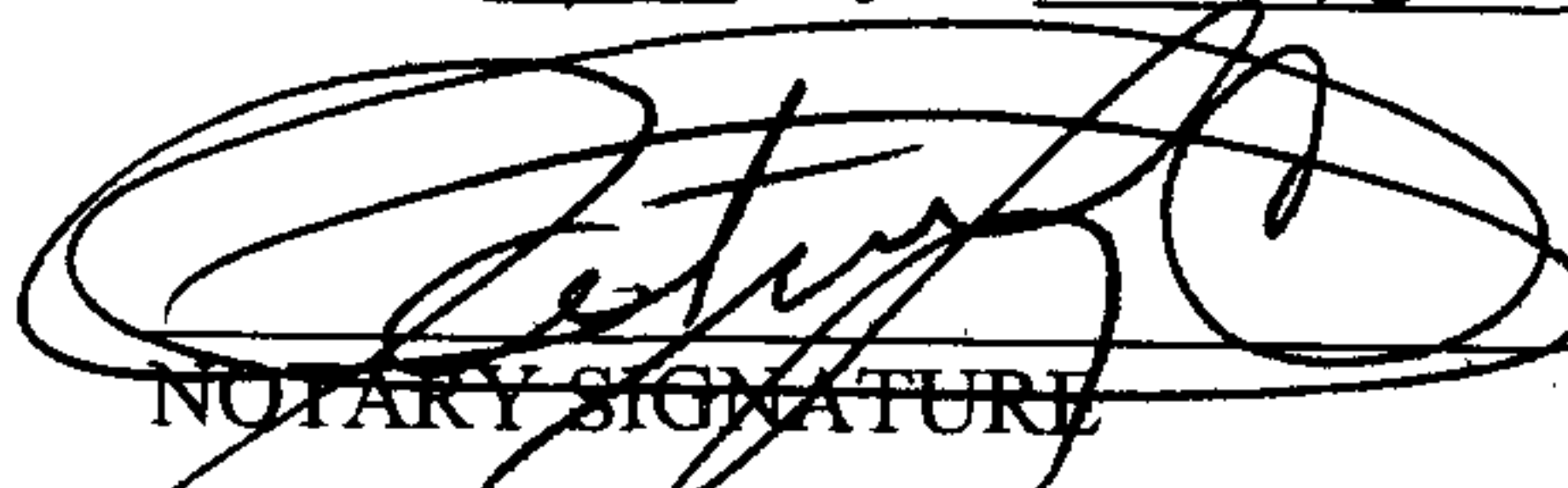
20040503000230120 Pg 2/2 15.00  
Shelby Cnty Judge of Probate, AL  
05/03/2004 14:18:00 FILED/CERTIFIED

JEFFERSON COUNTY

I, a Notary Public in and for said County, do hereby certify that Chalice E. Tucker, whose name as Vice President and Vicki Alvis, whose name as Assistant Secretary (name of attesting official), of Washington Mutual Bank, FA, successor in interest to Washington Mutual Home Loans, Inc., successor by merger to Fleet Mortgage Corp., a Corporation, are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they, as such officers 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 12 day of March, 2004.

THIS INSTRUMENT PREPARED BY:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5TH AVENUE NORTH, SUITE 500  
BIRMINGHAM, ALABAMA 35203

  
NOTARY SIGNATURE

Pat Crouch  
Print Name

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Aug 14, 2006  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Exp. Date

Grantee's Address:  
Ocwen Federal Bank, FSB  
12650 Ingenuity Dr.  
Orlando, FL 32826