

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

Send Tax Notice to:
Sally Hammel

212 Reach way
Birmingham AL 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred twenty-three thousand and 00/100 Dollars (\$123,000.00) 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 Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Sally Hammel, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 24, according to the Amended Plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27 Page 11A and 11B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with non-exclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded in Inst. #2000-09755 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafer collectively referred to as the "Declaration").

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 Grantee herein assume and agree to pay.
- 3) Easement/right-of-way to South Central Bell as recorded in Book 324 Page 840 and Deed Book 329, Page 430.
- 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. 20030602000339430, in the Probate Office of Shelby County, Alabama.
- 5) Restrictions, covenants, and conditions as set out in instruments recorded in instruments #2000-9755 and 1st amendment recorded as Instrument number 2000-17136 in Probate Office.
- 6) Natural Gas Supply Easement to Alabama Gas Corporation as shown by Instrument recorded in Instrument Number 2000-1818 in Probate Office.
- 7) Restrictions, limitation and conditions as set out in Map Book 27, Page 3 A & B, and Map Book 27, Page 11 A & B.
- 8) Release of damages as set out in Instrument recorded as Inst. # 2000-17885
- 9) Right of Way to the State of Alabama recorded in Deed Book 296, Page 180
- 10) Right of Way to Shelby County Recorded in Deed Book 95, Pages 95, 515, 535, and 503.
- 11) Transmission Line Permits to Alabama Power Company as shown by instruments recorded in Deed Book 109, Page 70 and Deed Book 145, Page 22 in Probate Office.

\$98,400.00 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.

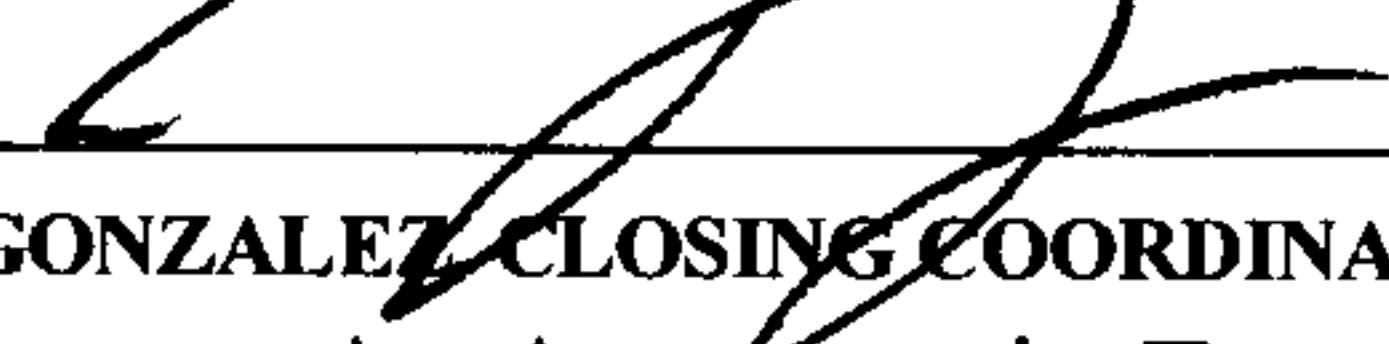
Special Warranty Deed
June 23, 2002

20040510000244560 Pg 2/2 39.00
Shelby Cnty Judge of Probate, AL
05/10/2004 11:49:00 FILED/CERTIFIED

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 18 day of February, 2004.

Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

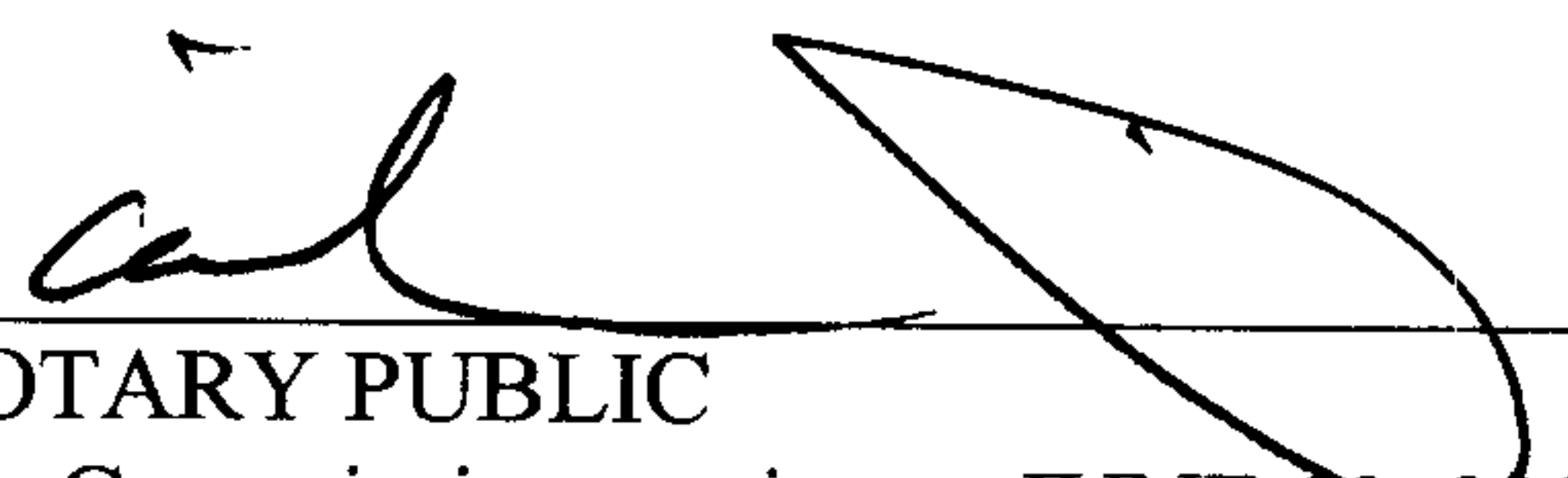
by, 
Its JULIO GONZALEZ, CLOSING COORDINATOR
As Attorney in Fact

STATE OF CALIFORNIA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JULIO GONZALEZ, CLOSING COORDINATOR 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 18 day of February, 2004.


NOTARY PUBLIC
My Commission expires: JUNE 10, 2005
AFFIX SEAL

1-79045
2003-000573

