

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

Send Tax Notice to:
Sabina Koirala
Tarani Koirala

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Ninety Eight Thousand nine Hundred and 00/100 Dollars (\$98,900.00) to the undersigned Grantor, THIS INDENTURE, made on the 26th day of April, 2004 by and between Secretary of Veterans Affairs, an Officer of the the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter referred to as Grantor, and 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 Sabina Koirala, and Tarani Koirala, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 62, according to the Map and Survey of Wyndham Cottages, Phase 1, as recorded in Map Book 25, Page 14 in the Probate Office of Shelby County, Alabama.

Subject to:

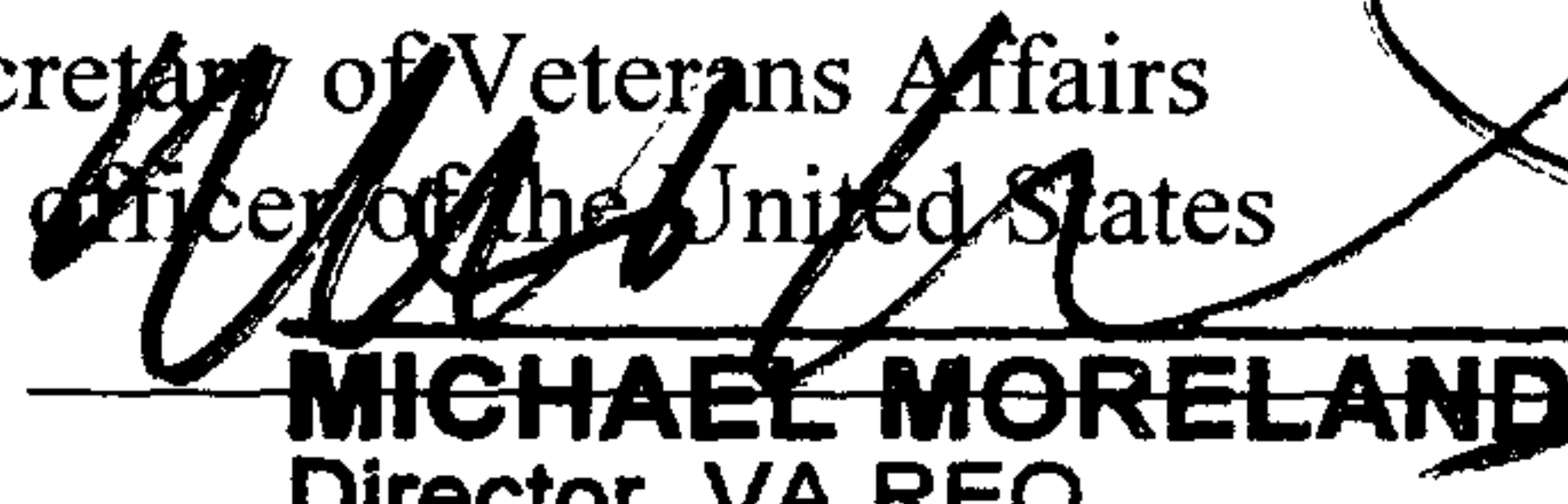
1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantees herein assume and agree to pay.
3. Easement/right-of-way to Alabama Power as recorded in Book 1 Page 132.
4. Easement/right-of-way to Public Road as recorded in Book 311 Page 153.
5. Easement/right-of-way to Town of Helena as recorded in Book 305 Page 394, Book 305, Page 396; Book 305, Page 398; Book 305, Page 400 and Book 305, Page 402..
6. Mineral and mining rights as recorded in Book 324 Page 362.
7. Right of way in favor of Shelby County recorded in Deed Book 154, Page 284.
8. 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. 20030618000383360, in the Probate Office of Shelby County, Alabama.

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.

TO HAVE AND TO HOLD Unto the said Grantees, their heirs and assigns, forever.

Mosley

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

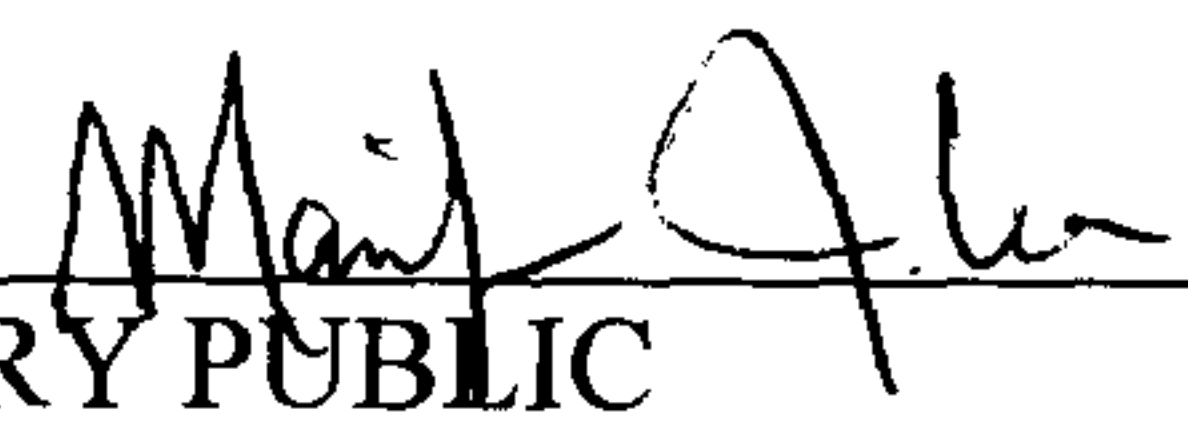
Secretary of Veterans Affairs
An officer of the United States
by, 
Its **MICHAEL MORELAND**
Director, VA REO
By, Ocwen Federal Bank, FSB
Pursuant to a delegation of authority
contained in 38 C.F.R. § 36.4342 (f)

STATE OF FLORIDA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Moreland, whose name as Director, VA REO of Ocwen Federal Bank, FSB Pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), Secretary of Veterans Affairs an Officer of the United States of America formerly known as Administrator of Veterans Affairs, 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 26th day of April, 2004.


NOTARY PUBLIC
My Commission expires:
AFFIX SEAL



Marilyn J Lea
My Commission DD065170
Expires October 16, 2005

2004-000379