

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

Send Tax Notice to:

Patricia A. Gafford

Timothy E. Gafford

471 12th St
Calera, AL 35040

"SURVIVORSHIP"
SPECIAL WARRANTY DEED

THIS DEED HAS BEEN PREPARED WITHOUT THE BENEFIT OF A TITLE SEARCH

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Seventy-two thousand and 00/100 Dollars (\$72,000.00) to the undersigned Grantor, Secretary of Veterans Affairs, an Officer of the United States of America, and his/her successors in office (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 Patricia A. Gafford, and Timothy E. Gafford, the following described real estate situated in Shelby County, Alabama, to-wit:

****Joint Tenants with right of survivorship****

Lot 15 and 16, Block 77, according to J. H. Dunstan's Map of the Town of Calera, on file in the Probate Office of Shelby County, Alabama.

This conveyance is made subject to the following:

1. Defects, liens, encumbrances, adverse claims or other matters, which would be revealed by a properly performed search of the real property records of the county in which the property is located.
2. Any item disclosed on that certain policy of title insurance which may have been obtained in connection with this transaction.
3. Ad valorem Taxes for the current tax year, which Grantees herein assumes and agrees to pay.
4. Easements, reservations, restrictions, protective covenants, rights of way, conditions and building setback lines of record, if any. 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 , 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.

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

Secretary of Veterans Affairs, an Officer of the United
States of America, and his/her successors in office By
Ocwen Federal Bank, FSB Pursuant to a delegation of
authority contained in 38 C.F.R. §36.4342 (f)

By:

Its:

MICHAEL MORELAND
Director, VA REO

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 VA REO Director of Ocwen
Federal Bank, FSB, pursuant to a delegation of authority contained in 38 C.F.R. §36.4342(f) and
Secretary of Veterans Affairs, an Officer of the United States of America, and his/her successors
in office, 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.

Given under my hand and official seal, this the 22 day of June, 2004.



Karrie Dittorio
My Commission DD318918
Expires May 12, 2008

Karrie Dittorio
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2004-000701