



20040804000434850 Pg 1/2 15.00  
Shelby Cnty Judge of Probate, AL  
08/04/2004 11:19:00 FILED/CERTIFIED

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

Send Tax Notice to:  
Ralph Creel  
Linda H. Creel  
161 Hickory Point Lane  
Helena, Alabama 35080

### **SPECIAL WARRANTY DEED**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred thirty-three thousand five hundred and 00/100 Dollars (\$133,500.00) to the undersigned Grantor, The Secretary of Veterans Affairs (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 Ralph Creel, and Linda H. Creel, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 19, according to the Survey of Hickory Point, as recorded in Map Book 23, Page 43, 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 obtained in connection with this transaction.
3. Ad valorem Taxes for the current tax year, which Grantees herein assumes and agrees to pay.
4. Covenants, conditions, and restrictions (provisions, if any, based on race, color, religion, sex, handicap, familial status or national origin are omitted) as set forth in Instrument document recorded in Instrument #1998-13250 and Instrument #1999-12057.
5. Transmission line permit to Alabama Power Company as recorded in Deed Book 109, Page 582, Book 226, Page 533 and Book 174, Page 306.
6. 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.

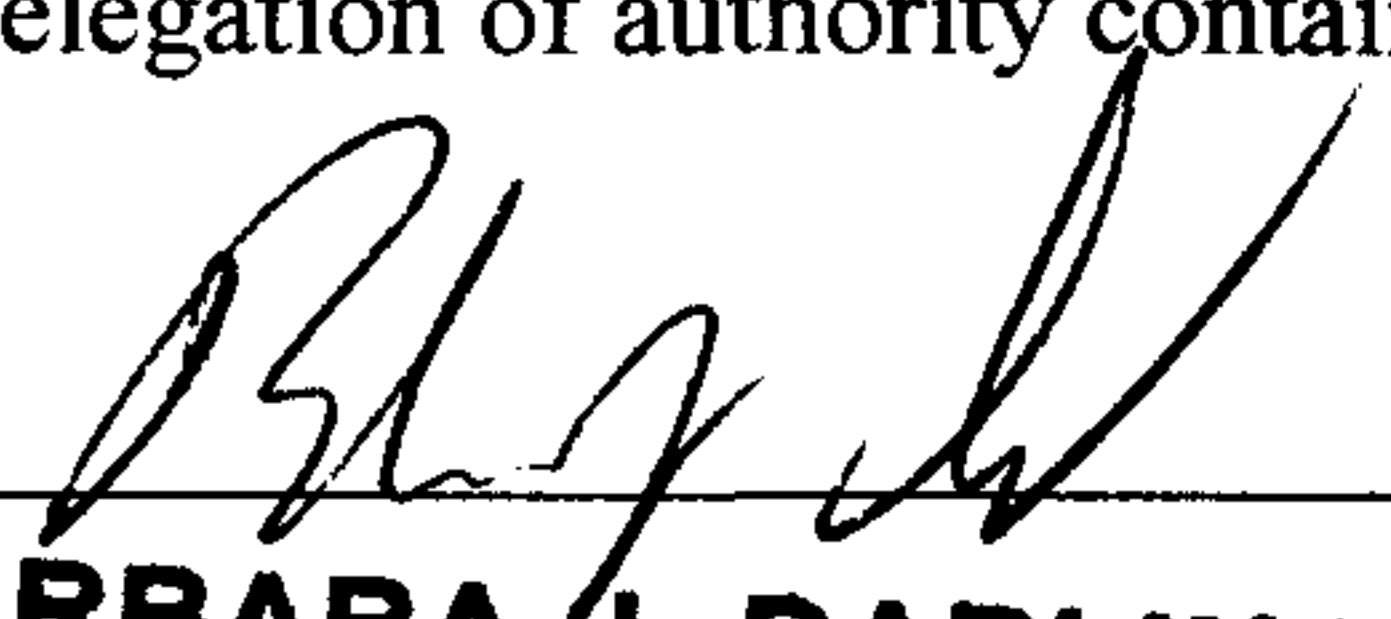
\$ 137,905.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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.

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 23 day of July, 2004.

The Secretary of Veterans Affairs By Ocwen Federal Bank, FSB  
Pursuant to a delegation of authority contained in 38 C.F.R.  
§36.4342 (f)

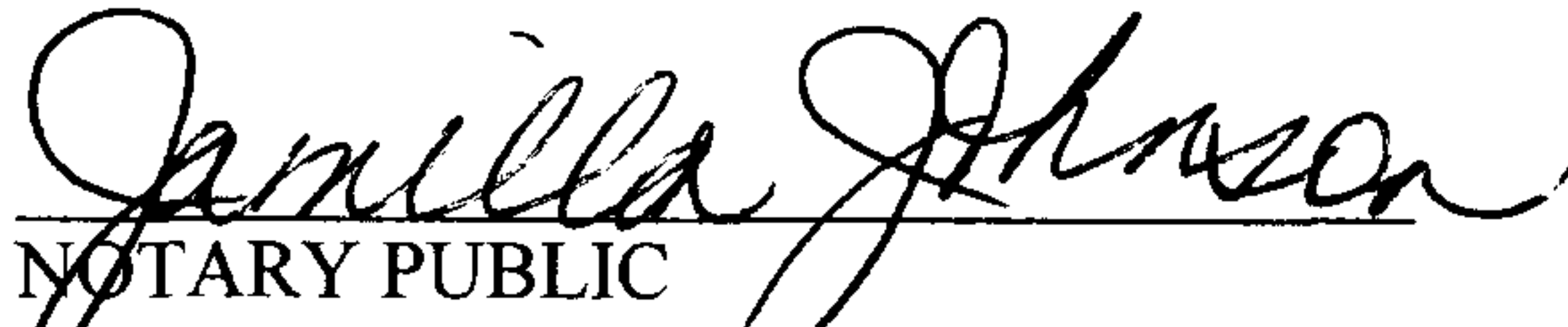
By:   
Its: **BARBARA J. DARLING**  
Senior Manager, VA REO

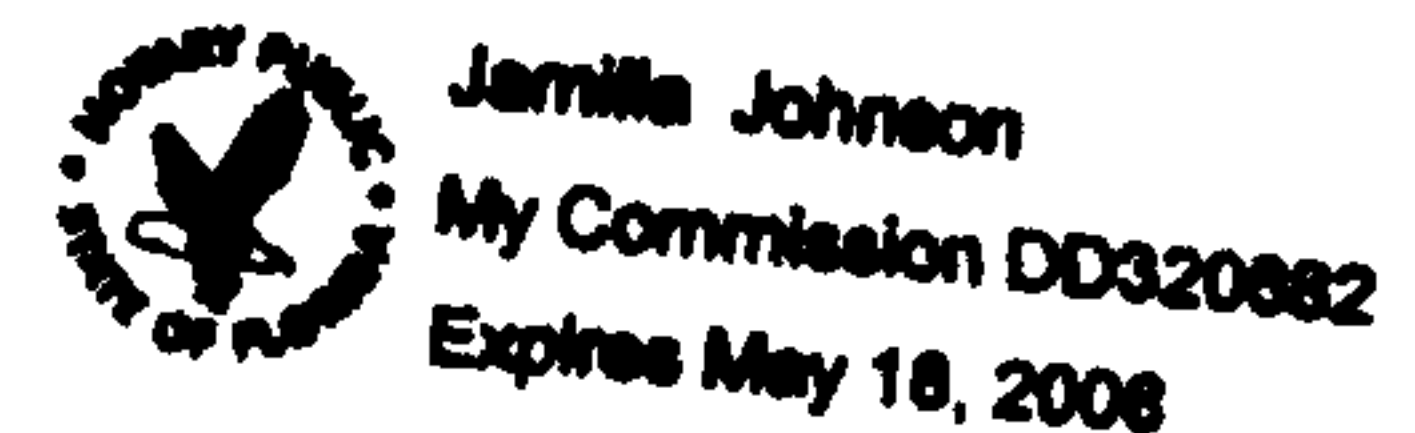
STATE OF FLORIDA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that BARBARA DARLING, whose name as SENIOR MANAGER VARED of Ocwen Federal Bank, FSB, pursuant to a delegation of authority contained in 38 C.F.R. §36.4342(f) and The Secretary of Veterans Affairs, 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 23 day of July, 2004.

  
NOTARY PUBLIC  
My Commission expires:  
AFFIX SEAL



2004-000808