

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

Send Tax Notice to:
John N. Johnston
Clara B. Johnston
2670 Chandalar Lane
Pelham, AL 35124

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred fifty-four thousand nine hundred and 00/100 Dollars (\$154,900.00) to the undersigned Grantor, JPMorgan Chase Bank, as Trustee, a corporation, by Residential Funding Corporation, as Attorney in Fact, (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 John N. Johnston, and Clara B. Johnston, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 21, according to the Survey of Chandalar South, First Sector, as Recorded in Map Book 5, Page 106, in the Probate Office of Shelby County, Alabama; being situated in 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 City of Pelham as recorded in Book 100 Page 822.
4. Easement/right-of-way to Alabama Power Company as recorded in Book 278 Page 477, Book 285, Page 489 and Book 278, Page 477.
5. Restrictive covenant as recorded in Book 6 Page 656 and Book 2, Page 707.
6. Restrictions as shown on recorded plat. 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. 20040513000251690, in the Probate Office of Shelby County, Alabama.

\$ 139,410.00 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 13 day of August, 2004.

JPMorgan Chase Bank, as Trustee
By, Residential Funding Corporation

by, [Signature]
Its [Signature]

As Attorney in Fact

Louis A. Amaya [Signature]

STATE OF California

COUNTY OF San Diego

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Louis A. Amaya, whose name as [Signature] of Residential Funding Corporation, as Attorney in Fact for JPMorgan Chase Bank, as Trustee, 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 13 day of August, 2004.

[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2004-000537

