

**INVESTOR NUMBER: 011-4820076**

**PRINCIPAL RESIDENTIAL LOAN NUMBER: 003845201**

**MORTGAGOR(S): Brandi Nicole Mayo and Matt Mayo**

**THIS INSTRUMENT PREPARED BY:**

Stephen G. Collins  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
P. O. Box 55727  
Birmingham, AL. 35255-5727

STATE OF ALABAMA    )

COUNTY OF SHELBY)

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Principal Residential Mortgage, Inc.**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development, his Successors and Assigns**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 3, according to the Survey of Summerchase, Phase I, as recorded in Map Book  
23 Page 7, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, **Principal Residential Mortgage, Inc.**, a corporation, has caused this conveyance to be executed by Stephen G. Collins as Shareholder of Sirote & Permutt, P.C. pursuant to that certain Limited Power of Attorney attached hereto as Exhibit A and fully incorporated herein. This Special Warranty Deed is executed on the 18<sup>th</sup> day of August, 2004.

**PRINCIPAL RESIDENTIAL MORTGAGE, INC.**

By: Sirote & Permutt, P.C.  
as Attorney-in-Fact for Principal Residential Mortgage, Inc.

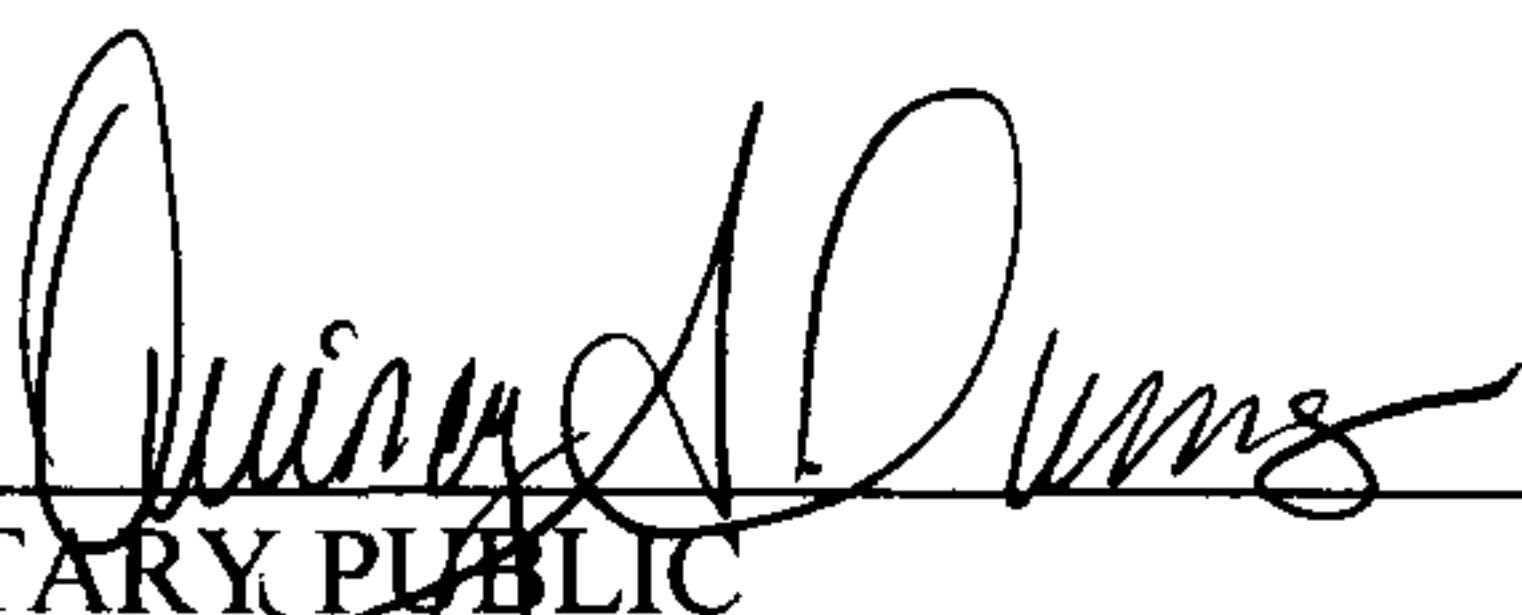
By:   
Its Shareholder

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Stephen G. Collins, whose name as Shareholder of Sirote & Permutt, P.C., 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, as shareholder, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as attorney-in-fact as aforesaid.

Given under my hand and official seal this the 18<sup>th</sup> day of August, 2004.

  
NOTARY PUBLIC

My Commission Expires:  
**MY COMMISSION EXPIRES MARCH 3, 2007**

## LIMITED

## POWER OF ATTORNEY


TO WHOM IT MAY CONCERN: The undersigned, Principal Wholesale Mortgage, Inc. formerly known as Reliastar Mortgage Corporation, Principal Residential Mortgage, Inc., and Principal Life Insurance Company formerly known as Principal Mutual Life Insurance Company (collectively referred to herein as "Principal") do hereby authorize and irrevocably appoint any of the shareholders of Sirote & Permutt, P.C. ("Agent") as the true and lawful attorney-in-fact and agent of Principal for the sole purpose of executing in the name of and for Principal any warranty deeds transferring residential real property located in the State of Alabama from Principal to Federal National Mortgage Association (FANNIE MAE), Federal Home Loan Mortgage Corporation (FREDDIE MAC), the Secretary of Housing and Urban Development, his successors and assigns (HUD), and/or the Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns (VA), and otherwise to perform any act on behalf of Principal relating to the matters set forth above.

This Limited Power of Attorney shall expire at the close of business on January 31, 2007.

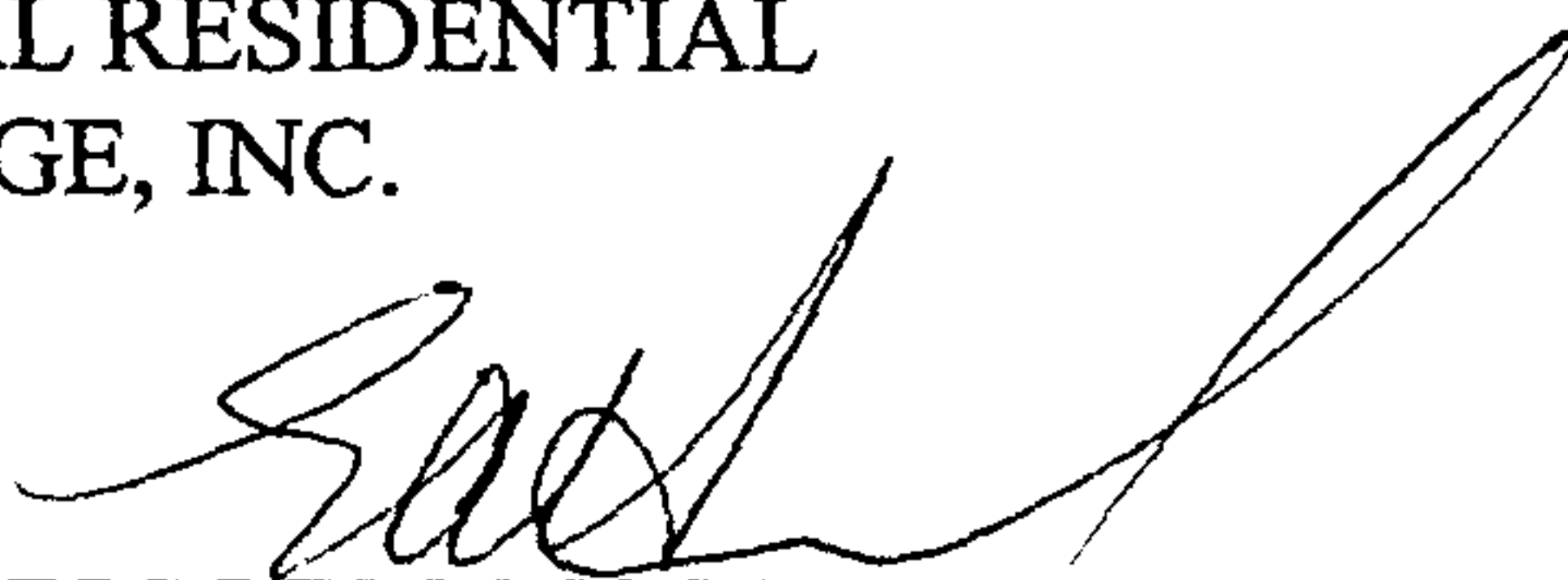
IN WITNESS WHEREOF, the undersigned, by and through their duly authorized officers, have caused this Limited Power of Attorney to be executed on this 3rd day of December, 2003.

PRINCIPAL WHOLESALE MORTGAGE,  
INC.

formerly known as Reliastar Mortgage  
Corporation


  
By: E. A. Hummel  
Its Vice President and Secretary, Default  
Administration


PRINCIPAL RESIDENTIAL  
MORTGAGE, INC.

  
By: E. A. Hummel  
Its Vice President and Secretary, Default  
Administration

PRINCIPAL LIFE INSURANCE  
COMPANY

formerly known as Principal Mutual Life  
Insurance Company

  
By: S. K. Olson  
Its Second Vice President and Secretary,  
Loan Administration

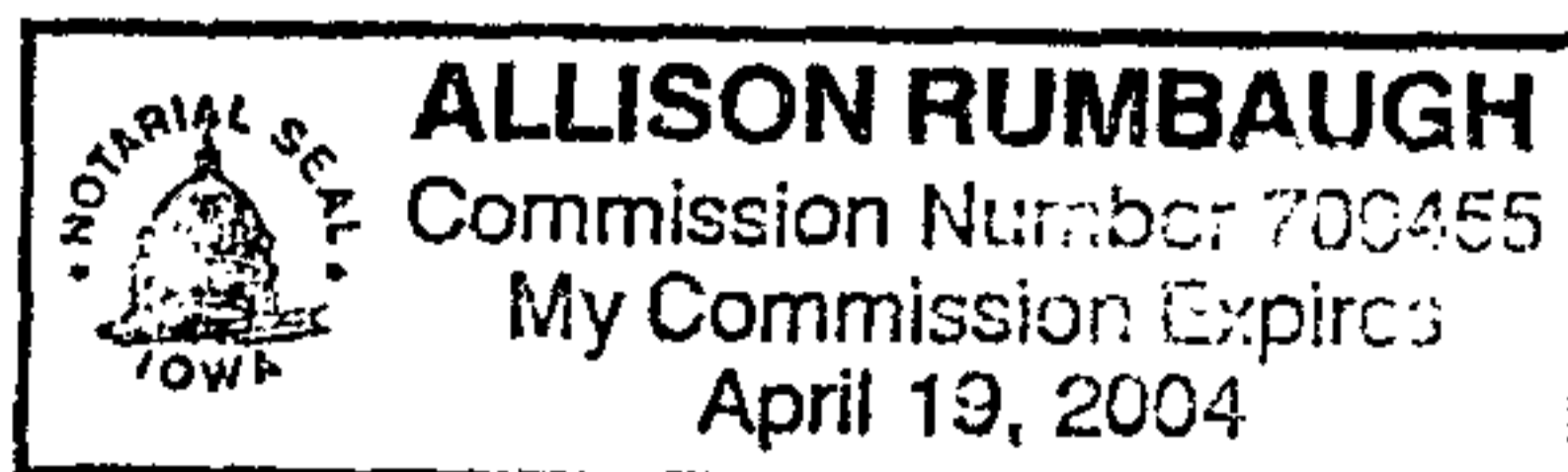
  
By: E. A. Hummel  
Its Associate Director and Secretary, Default  
Administration

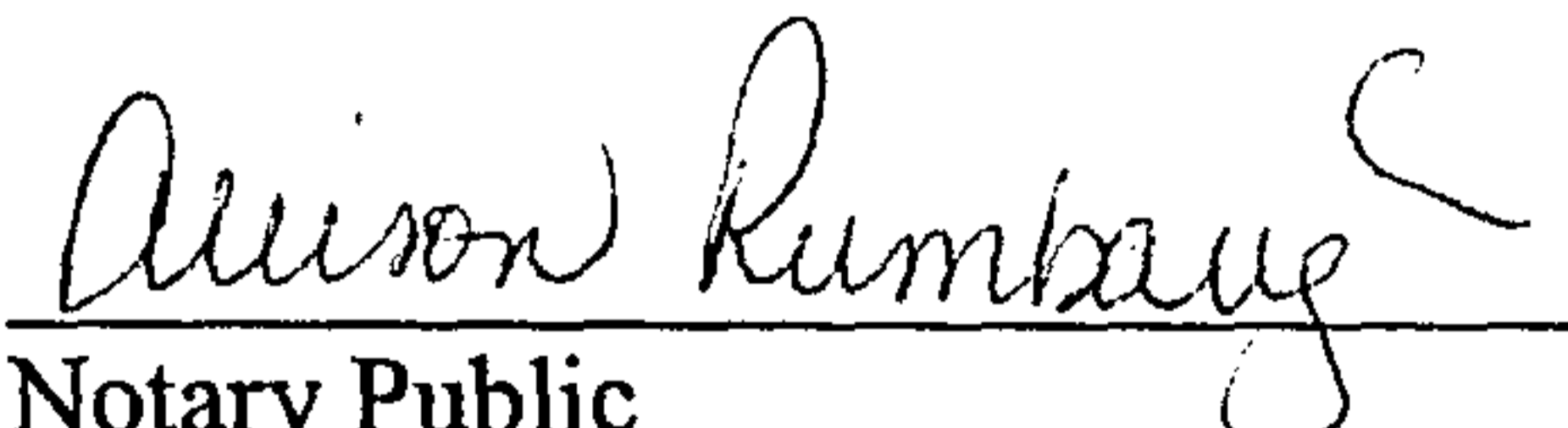
STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Vice President and Secretary, Default Administration of Principal Wholesale Mortgage, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3rd day of December, 2003.



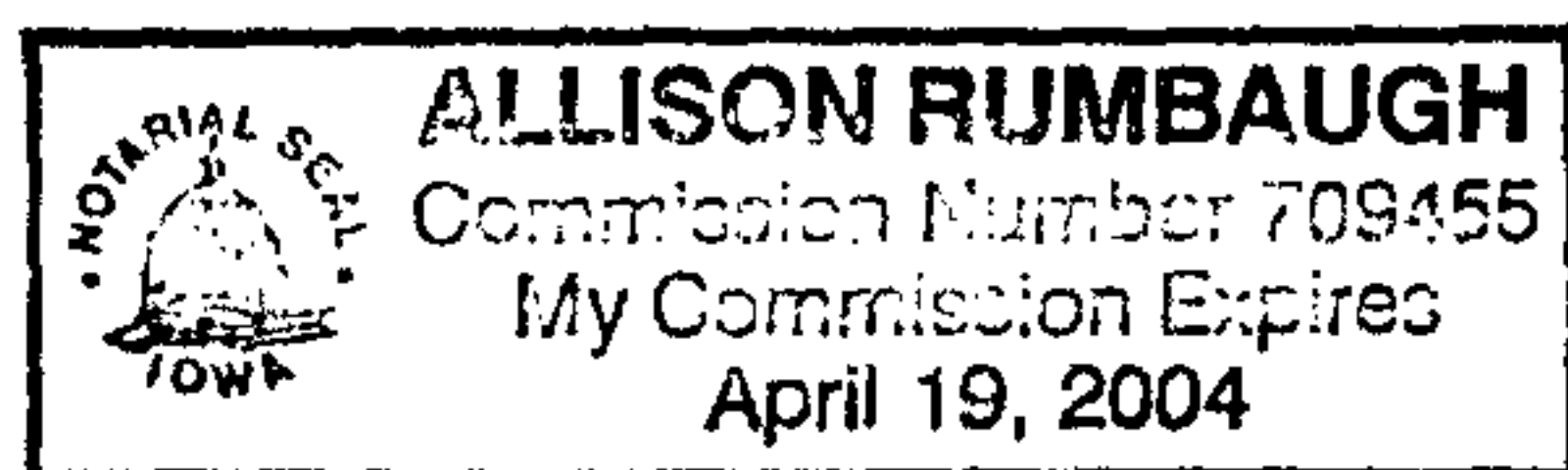
  
Notary Public  
My Commission Expires:  
\_\_\_\_\_

STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Vice President and Secretary, Default Administration of Principal Residential Mortgage, Inc. is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



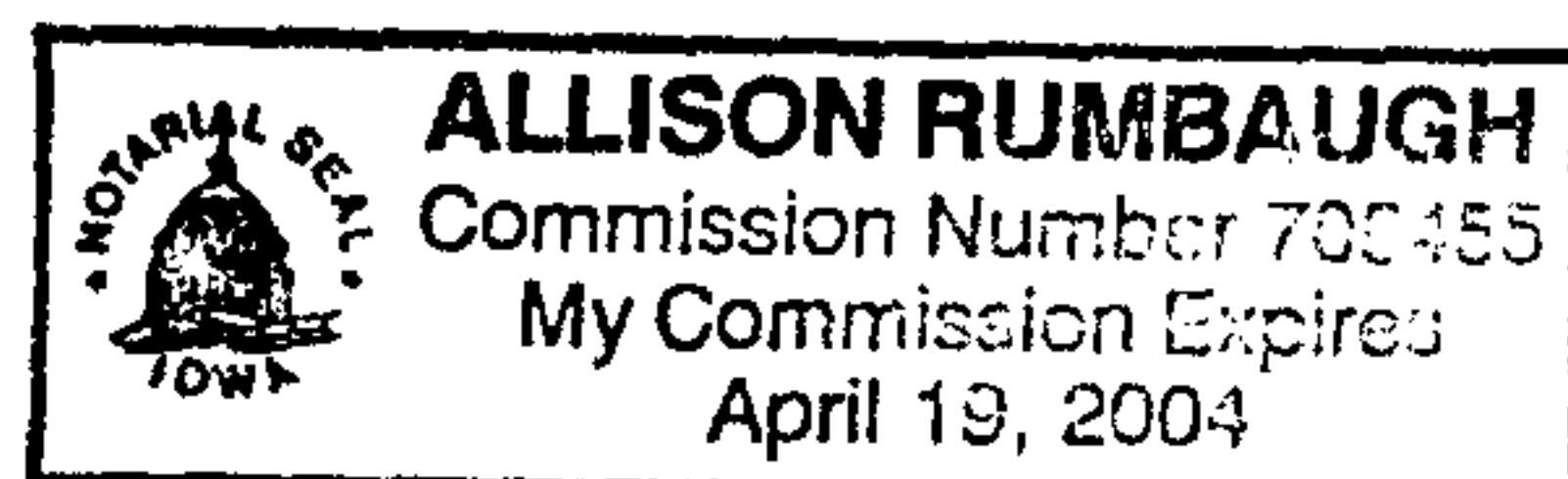
Allison Rumbaugh  
Notary Public  
My Commission Expires:  
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STATE OF IOWA )

COUNTY OF POLK )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that S. K. Olson, whose name as Second Vice President and Secretary, Loan Administration of Principal Life Insurance Company is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



Allison Rumbaugh  
Notary Public  
My Commission Expires:  
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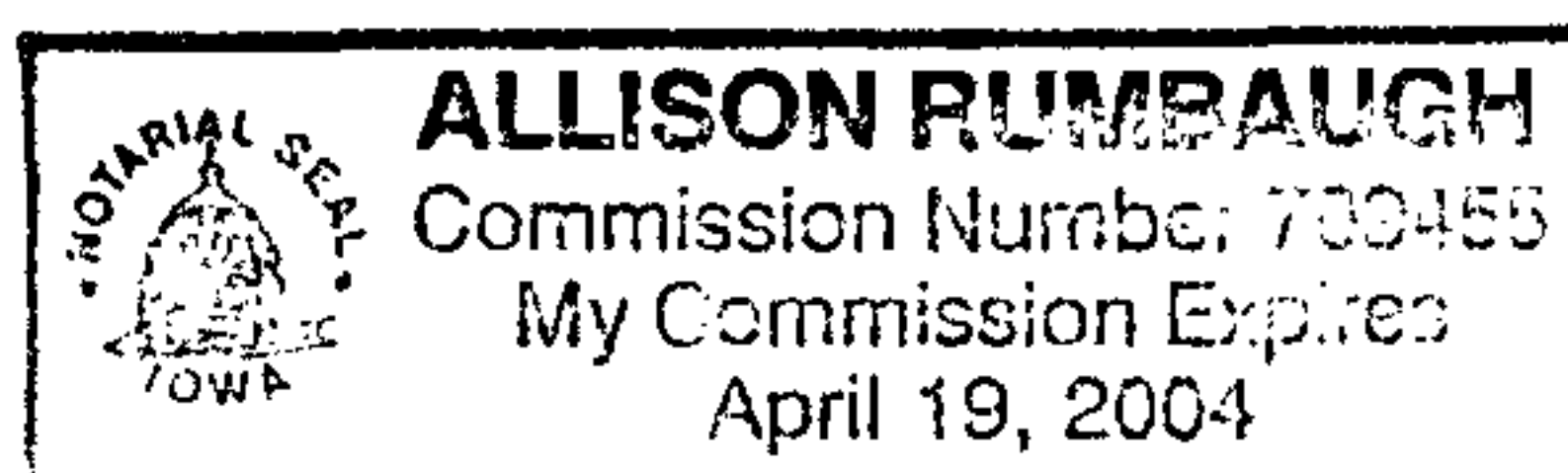
STATE OF IOWA )

COUNTY OF POLK )

20040820000466480 Pg 6/6 27.00  
Shelby Cnty Judge of Probate, AL  
08/20/2004 11:23:00 FILED/CERTIFIED

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that E. A. Hummel, whose name as Associate Director and Secretary, Default Administration of Principal Life Insurance Company is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 3<sup>rd</sup> day of December, 2003.



Allison Rumbaugh  
Notary Public  
My Commission Expires:  
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