011-449788 SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby GRANTEE'S ADDRESS:

DENNIS THROWER and KIM THROWER

254 Park Place Way aldbaster, AC 35007

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of NINETY-SEVEN THOUSAND THREE HUNDRED SEVENTY-FIVE Dollars and 00/100 (\$97,375.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto DENNIS THROWER and KIM THROWER, husband and wife, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 3, according to the Survey of Park Place, Second Addition, as recorded in Map Book 17, Page 16 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: \_\_\_\_ SEP\_0 8 2004

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 06-15-04, in Book and Page/Instrument 2004063000361010

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. seq.). Deed recorded in Book and Page/ Instrument # 20040719000399130.

TO HAVE AND TO HOLD to the said DENNIS THROWER and KIM THROWER, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

> **ALPHONSO JACKSON** SECRETARY OF HOUSING AND

URBAN DEVELOPMENT

Best Assets/Citiwest JV Representing Single Family Housing Specialist

Georgia State Office

Housing and Urban Development

Pursuant to Power-of-Attorney Previously Recorded

STATE OF GEORGIA COUNTY OF FULTON

undersigned, a Notary Public in and for said County in said State, do hereby certify that Beaugued Rowan who is personally well known to me to be the duly authorized representative of the Deputy Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date \_, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, she executed the same voluntarily for and on behalf of Alphonso Jackson, Deputy Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal on \_

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Attorney At Law, 2611

Luntsville, Alabama 35805

09/10/2004 14:28:00 FILED/CERTIFIED