

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

Send Tax Notice to:
J. Mark Bishop

5229 Kirkwall Lane
Birmingham, Alabama 35242

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 One hundred eighty-five thousand and 00/100 Dollars (\$185,000.00) to the undersigned Grantor, Secretary of Veterans Affairs, his/her successors and/or assigns (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto J. Mark Bishop, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 6, Block 2, according to the Survey of Applecross a Subdivision of Inverness, as recorded in Map Book 6, Page 42, 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 year 2002 and subsequent years.
4. Easements, reservations, restrictions, protective covenants, rights of way, conditions and building setback lines of record, if any.
5. 10 foot Easement on both sides, as shown by recorded Map.
6. Such state of facts as would be disclosed by an accurate survey and inspection of the premises.
7. Easement for Alabama Power Company, as recorded in Vol. 291, page 386; Misc Vol 10, page 558; Vol 293 page 755; Vol. 109, page 293; Vol 126, page 343, in the Probate Office of Shelby County, Alabama.
8. Restrictions or Covenants recorded in Misc. Vol. 10 page 557; Misc. Vol. 10, Page 515; Misc. Vol 13 page 154 and Misc. Vol 17, page 183, in the Probate Office of Shelby County, Alabama.
9. Mineral and mining rights and rights incident thereto and release old damages recorded in Volume 307 page 473 in the Probate Office of Shelby County, Alabama.

Thomas Foster

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 Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 1st day of September, 2004.

Secretary of Veterans Affairs, his/her successors and/or assigns 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 FL

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 **Director, VA REO** 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, his/her successors and/or assigns, 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 1 day of September, 2004.


NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2004-001101



Enrique Cruz
My Commission DD320375
Expires May 17 2008