

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

Send Tax Notice to:
Tamecka Knight

345 Old Cahaba Trail
Helena, AL 35080

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 forty-five thousand nine hundred and 00/100 Dollars (\$145,900.00) to the undersigned Grantor, Secretary of Veterans Affairs, an Officer of the United States of America, and his/her successors in office (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 Tamecka Knight, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 712, according to the Survey of Old Cahaba Cedar Crest Sector, as recorded in Map Book 24, Page 11, in the Probate Office of Shelby County, Alabama.

#146900⁰⁰ WAS PAID FROM A FIRST MORTGAGE RECORDED HERewith.

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 2004 and subsequent years.
4. Easements, reservations, restrictions, protective covenants, rights of way, conditions and building setback lines of record, if any.
5. 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 Number 20040610000313030, in the Probate Office of Shelby County, Alabama.
6. Easement/right-of-way to Shelby County as recorded in Volume 155, Page 331; Volume 155, page 425 and Lis Pendens 2, page 165.
7. Easement/right-of-way to Alabama Power Company as recorded in Volume 247 Page 853; Volume 131, page 447 and Volume 139, page 238.
8. Mineral and Mining Rights excepted in Volume 24, Page 4.
9. Covenants, Conditions and Restrictions recorded in Instrument No. 1998-19220.
10. Restrictions and reservations contained in Instrument No. 1998-33457.

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 ~~October~~ November, 2004.

Pursuant to provisions of 38 U.S.C. 3720(a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

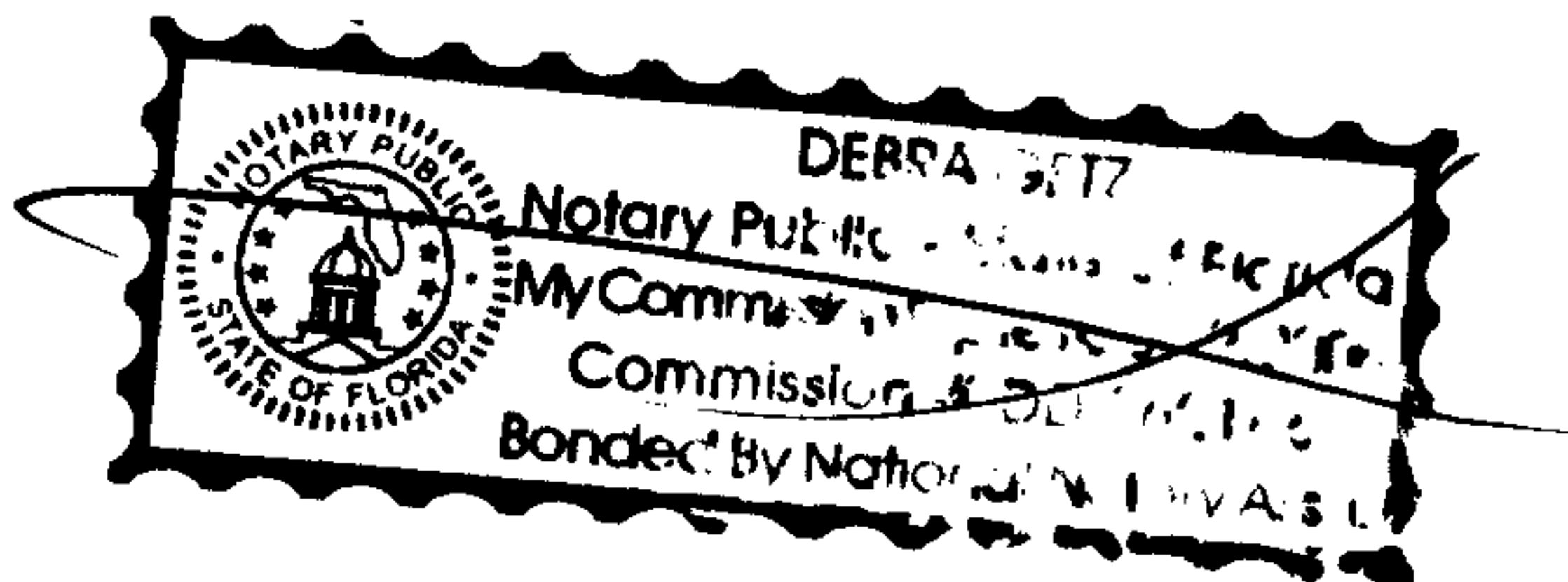
Secretary of Veterans Affairs, an Officer of the United States of America, and his/her successors in office By Ocwen Federal Bank, FSB Pursuant to a delegation of authority contained in 38 C.F.R. §36.4342 (f)

By: [Signature]
Its: MICHAEL MORELAND
Director, VA REO

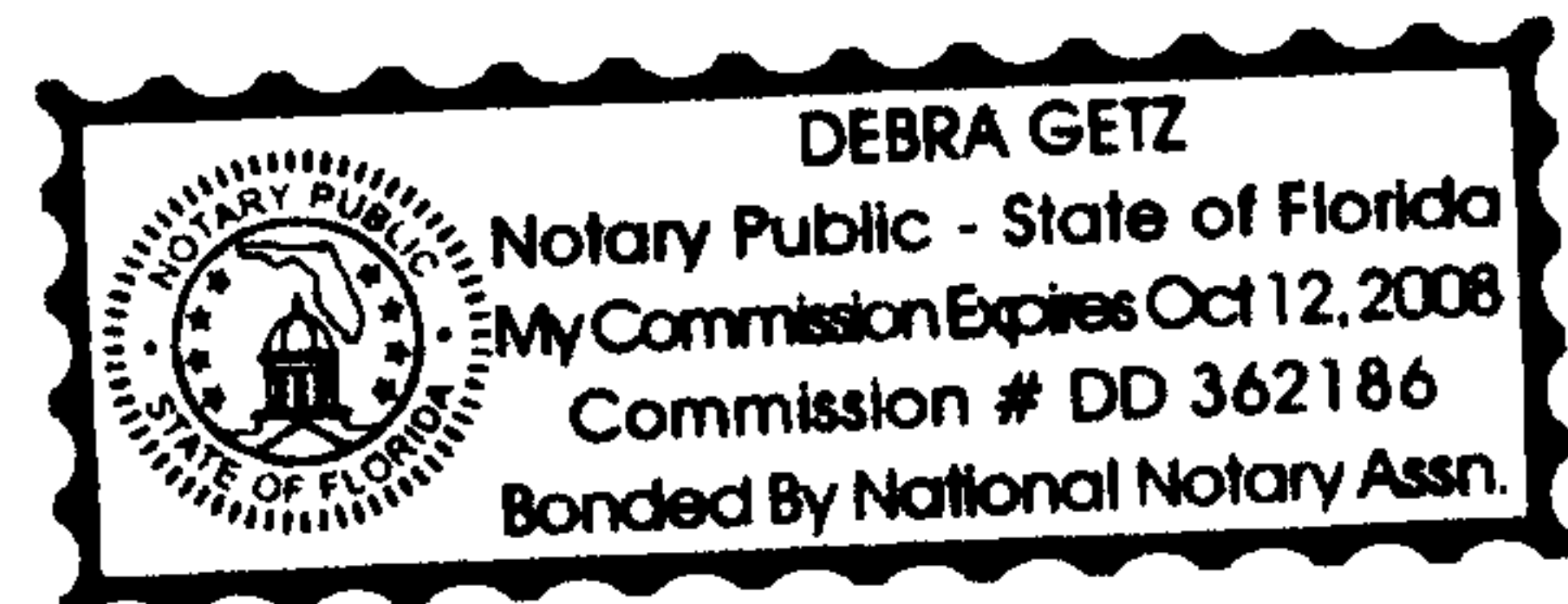
STATE OF Florida
COUNTY OF Orange

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that 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, an Officer of the United States of America, and his/her successors in office, 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 1st day of November, 2004.



[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL



2004-001403
AT OAK MOUNTAIN
FLORIDA, ALABAMA 35124