

SPECIAL WARRANTY DEED

State of ALABAMA)
County of SHELBY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of ONE HUNDRED THIRTY TWO THOUSAND FIVE HUNDRED AND 00/100 dollars (\$132,500.00) cash in hand paid to JP MORGAN CHASE BANK AS TRUSTEE, (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto said JAMES ANDREW ABERNATHY, (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying in SHELBY County, ALABAMA, to-wit:

LOT 102, ACCORDING TO THE SURVEY OF DEARING DOWNS, 6TH ADDITION, PHASE I, AS RECORDED IN MAP BOOK 10, PAGE 78, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD unto the said Grantee, its successor and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This conveyance is made subject to any rights of redemption arising by virtue of the foreclosure of a mortgage as evidenced by a Foreclosure Deed recorded in INSTRUMENT NUMBER 20040603000298090 IN THE PROBATE RECORDS OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, JP MORGAN CHASE BANK AS TRUSTEE, has caused these present to be executed in its name and on its behalf as aforesaid, on this the 27th day of October, 2004.

JP MORGAN CHASE BANK AS TRUSTEE BY RESIDENTIAL FUNDING CORPORATION AS ATTORNEY IN FACT

BY: UWC

ATTEST:

Lina Kalambayi, Asst-secretory

STATE OF CALIFORNIA COUNTY OF SAN DIEGO

Sharmel Dawson-Iyau and Lina Kalambayi , whose names as Vice-president and Assistant-secretary, respectively, of JP MORGAN CHASE BANK AS TRUSTEE, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation, acting in their capacity as aforesaid, on the day that bears the same date.

Given under my hand and official seal this 27th day of October, 2004.

P.L. ROBINSON
COMM. #1347412
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
My Comm. Expires March 19, 2006

NOTARY PUBLIC (Seal)
PEARL L. ROBINSON

My commission expires: 03|19|04

This instrument prepared by: **JEREMY D. CROW**

MORRIS & SCHNEIDER, P.C. ("M&S")
5346 STADIUM TRACE PARKWAY, SUITE 200

HOOVER, AL 35244

AL-060400785