011-482007 SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
GRANTEE'S ADDRESS:
ERIC J. WESTMORELAND
108 Summer chase Parkway
Calera, AL 35040

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 ONE HUNDRED SIX THOUSAND Dollars and 00/100 (\$106,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto ERIC J. WESTMORELAND, a single man, the following described real property situated in the County of Shelby, State of Alabama.

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.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: NOV 1 8 2004

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 6-15-04 and recorded in Deed Book and Page/Instrument # 200406250003483, Probate Records of the above said county.

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 Deed Book and Page/Instrument # 200 408 2000 416 450 Probate Records of said county.

TO HAVE AND TO HOLD to the said ERIC J. WESTMORELAND, his or her heirs and assigns forever.

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

20041130000654680 Pg 1/1 11.50 Shelby Cnty Judge of Probate, AL 11/30/2004 13:04:00 FILED/CERTIFIED

By: SUNC NOFFMAN

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

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that 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.

Notary Public By My commission expires:

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Alabama Property Closers, N. 10, 2000 Nie Steet, Suite 1, Huntsville, Alabama 35805