

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205
1935455

Send Tax Notice to:
Michael A. Scharbert

*425 Cambrian Ridge Trail
Pelham, Ala 35124*

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred eight thousand and 00/100 Dollars (\$108,000.00) to the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, organized and existing under the laws of the United States of America, by Burrow Closing Management Corporation, as Attorney in Fact, (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 Michael A. Scharbert, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 72, according to the Survey of Cambrian Ridge, Phase 3, as recorded in Map Book 21, Page 174, in the Probate Office of Shelby County, Alabama.

Subject to:

- 1) Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
- 2) Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
- 3) Easement/right-of-way to Alabama Power Company as recorded in Book 141 Page 596 and Book 127, Page 375.
- 4) Mineral and Mining Rights as recorded in Book 168 Page 985.
- 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 No. 20040407008190438, in the Probate Office of Shelby County, Alabama.

\$ 108,000.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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.

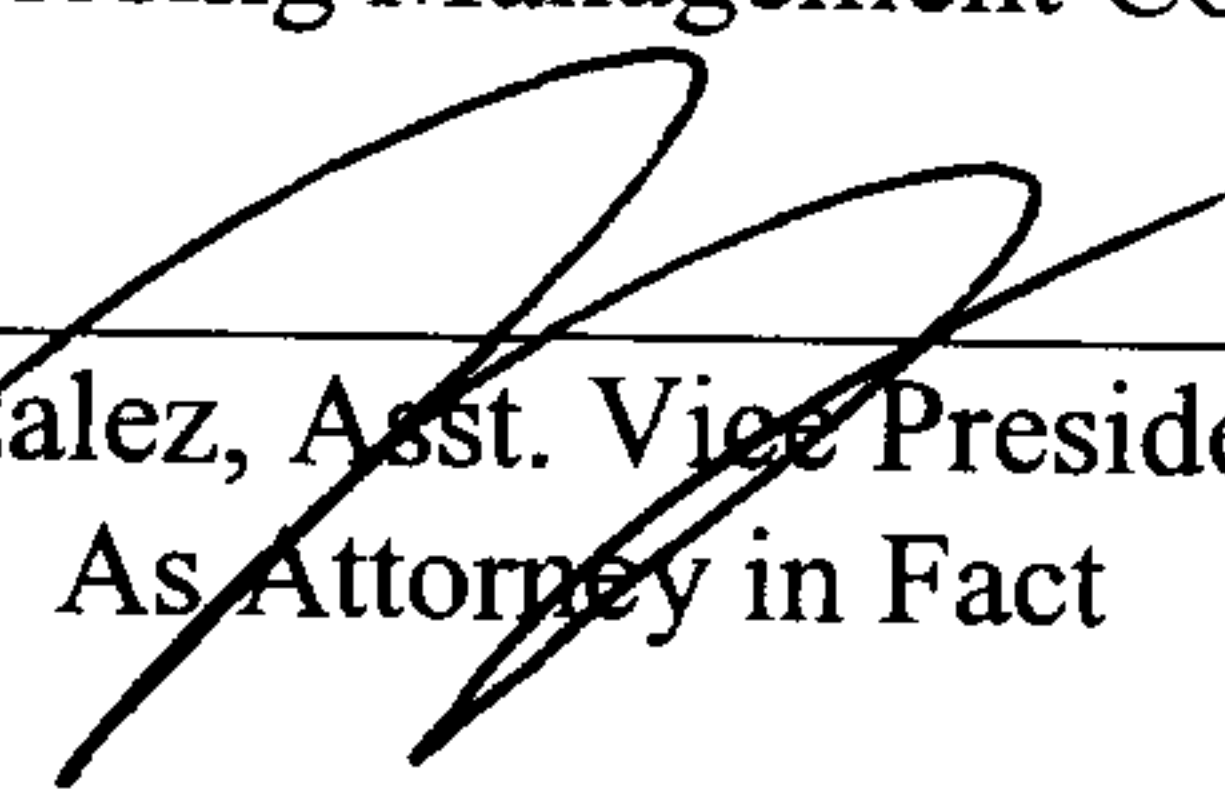
TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

Special Warranty Deed

June 23, 2002

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

Federal Home Loan Mortgage Corporation
By, Burrow Closing Management Corporation

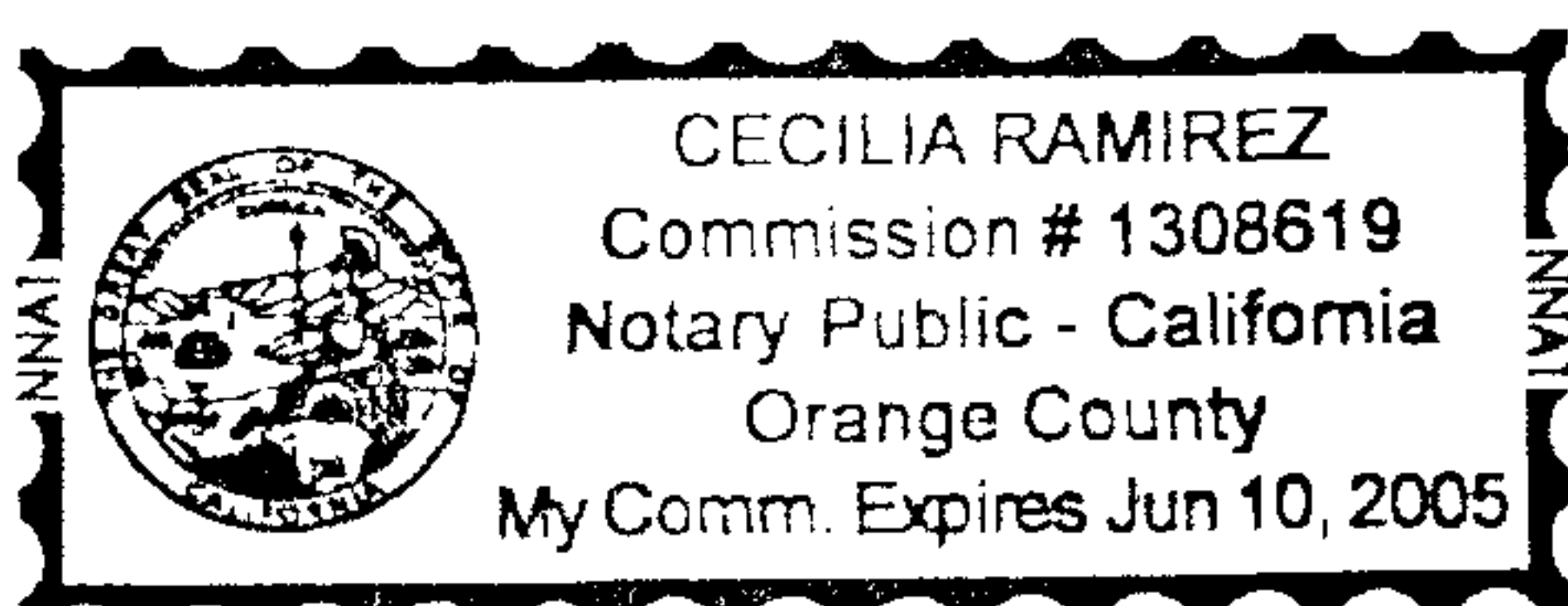
by, 
Its Julio Gonzalez, Asst. Vice President
As Attorney in Fact

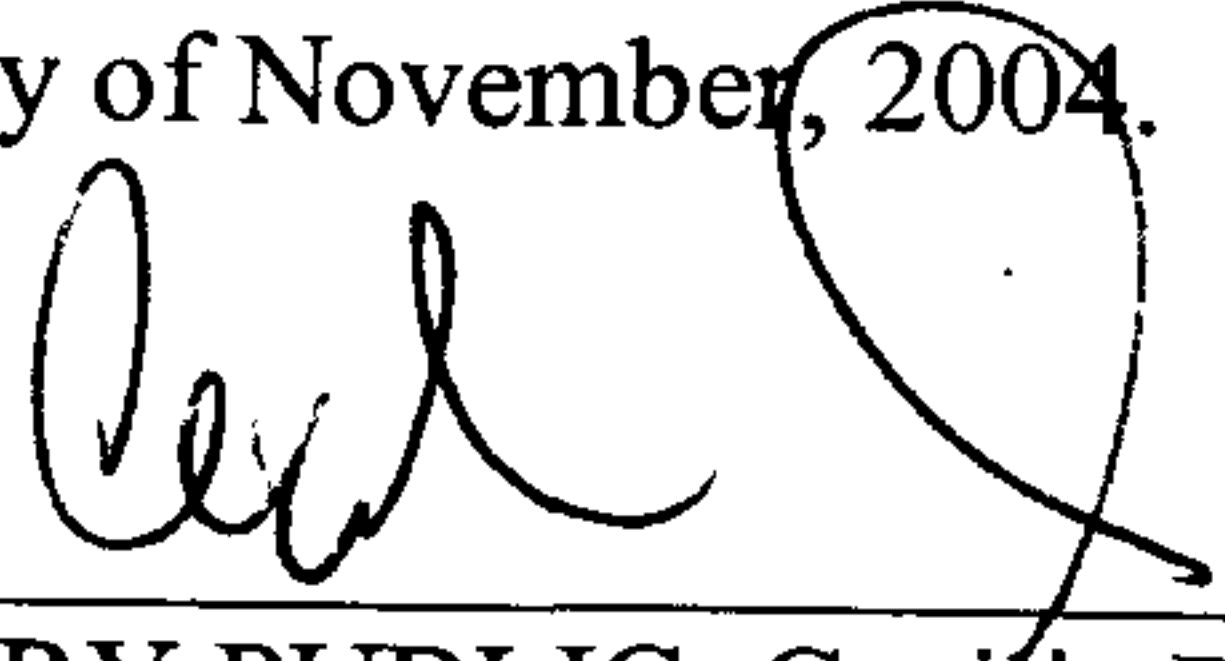
STATE OF California

COUNTY OF Orange

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Julio Gonzalez, Asst. Vice President of Burrow Closing Management Corporation, as Attorney in Fact for Federal Home Loan Mortgage Corporation, 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, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 1 day of November, 2004.




NOTARY PUBLIC: Cecilia Ramirez
My Commission expires: June 10, 2005
AFFIX SEAL

507375

2004-000457