

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

Send Tax Notice to:  
Jeffrey Allen Hopping  
Billy N. Petelos  
193 Hidden Creek Circle  
Pelham, AL 35124

**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 Ninety-two thousand and 00/100 Dollars (\$92,000.00) to the undersigned Grantor, Secretary of Veterans Affairs, an Officer of the United States of America, and/or his/her successors and assigns (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Jeffrey Allen Hopping, and Billy N. Petelos, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 22, according to the Survey of Hidden Creek Townhomes Phase II, as recorded in Map Book 28, Page 37, 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 current tax year, which Grantees herein assumes and agrees to pay.
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# 20031104000734170, in the Probate Office of Shelby County, Alabama.

*\$92,000.00 WAS PAID FROM A 1ST MORTGAGE RECORDED 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 Grantees, their heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the  
7<sup>th</sup> day of ~~November~~<sup>December</sup>, 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/or his/her successors and assigns By Ocwen Federal Bank, FSB Pursuant to a delegation of authority contained in 38 C.F.R. §36.4342 (f)

By: [Signature]  
Its: **BARBARA J. DARLING**  
Senior Manager, 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 Barbara J. Darling, whose name as VA REO Senior Manager 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/or his/her successors and 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 7<sup>th</sup> day of ~~November~~<sup>December</sup>, 2004.

[Signature]  
NOTARY PUBLIC

My Commission expires:  
AFFIX SEAL



Deon Rameshwar Paul  
My Commission DD323504  
Expires May 28, 2008

2004-001186

THOMAS M. SHOCKLEY & KELLEY  
ATTORNEYS AT LAW  
1717 C. J. WALKER BLVD.  
TUSCALOOSA, ALABAMA 35124