20041214000683270 Pg 1/2 28.50 Shelby Cnty Judge of Probate, AL 12/14/2004 14:47:00 FILED/CERTIFIED

SPECIAL WARRANTY DEED

State of ALABAMA)
County of SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of TEN AND 00/100 dollars (\$10.00) cash in hand paid to SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, WHOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, WASHINGTON DC, 20420, (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto said MICHAEL ROBERTS & LAUREL ROBERTS, (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 36, ACCORDING TO THE SURVEY OF APACHE RIDGE SECTOR 5, AS RECORDED IN MAP BOOK 17, PAGE 62, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

PURSUANT TO PROVISIONS OF 38 U.S.C. 1620(a) (6) THE SECRETARY OF VETERANS AFFAIRS DOES NOT SEEK TO EXERCISE EXCLUSIVE JURISDICTION OVER THE WITHIN DESCRIBED PROPERTY.

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.

128,250 WAS PAID LOOM a MORTGAGE RECORDED HERWILL.

IN WITNESS WHEREOF, SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, WHOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, WASHINGTON DC, 20420, has caused these present to be executed in its name and on its behalf as aforesaid, on this the 3nd day of Dac-SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, WHOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, WASHINGTON DE 20420 MICHAEL MORELAND BY: Director ITS: OCWEN FEDERAL BANK, FSB PURSUANT TO A DELEGATION OF AUTHORITY CONTAINED IN 38 C.F.R. § 63.4342 (f) STATE OF COUNTY OF undersigned authority a Notary MICHAEL MORELAN Public in and for said County and State, hereby certify that , of Ocwen Federal Bank, FSB, pursuant to a delegation of authority contained in Director. § 36.4342 (f), on behalf of the SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, WHOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, WASHINGTON DC, 20420, 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 37 NOTARY PUBLIC My commission expires: MICHELLE G. AKINS This instrument prepared by: JEREMY D. CROW Notary Public - State of Florida MORRIS & SCHNEIDER, P.C. ("M&S") ENV Commission Esperimental (1207) 5336 STADIUM TRACE PARKWAY, SUITE 214 Commission # (000294371 HOOVER, AL 35244 Bonder's By National Markety in. AL-110401223