20041223000699530 Pg 1/2 15.00 Shelby Cnty Judge of Probate, AL 12/23/2004 09:26:00 FILED/CERTIFIED

SPECIAL WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

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 JAMES D. VAUGHT & ELIZABETH R. VAUGHT, (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying in SHELBY County, ALABAMA, to-wit: "Tor and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple together with every Contigent remainder and right of reversion LOT 38, ACCORDING TO THE SURVEY OF SUMMERCHASE, PHASE 3, AS RECORDED IN MAP BOOK 25, PAGE 65 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

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.

\$119,700.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

	ANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF ETERANS AFFAIRS, WASHINGTON DC, 20420, has caused these aid, on this the day of Dec., 2004
	SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, WHOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, WASHINGTON DC, 20420
	BY: MICHAEL MORELAND Single der
	ITS: Director
	OCWEN FEDERAL BANK, FSB PURSUANT TO A DELEGATION OF AUTHORITY AL CONTAINED IN 38 C.F.R. § 63.4342 (f)
STATE OF FL COUNTY OF Orange	
I, the undersigned authority a Notary Pub	lic in and for said County and State, hereby certify that, of Ocwen Federal Bank, FSB, pursuant to a
delegation of authority contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OF THE UNITED STATES OF AMERICA, WASHINGTON DC, 20420, are signed to the foregoing contained in 38 Director 36.4342 (OFFICER OFFICER	f), on behalf of the SECRETARY OF VETERANS AFFAIRS, AN HOSE ADDRESS IS DEPARTMENT OF VETERANS AFFAIRS, everywhere, and who are known to me, acknowledged before me on this ce, they, as such officers and with full authority, executed the same
Given under my hand and official seal this 644	day of Dec , 2004
	NOTARY PUBLIC (Seal)
	My commission expires:
This instrument prepared by: JEREMY D. CROW	
MORRIS & SCHNEIDER, P.C. ("M&S") 5336 STADIUM TRACE PARKWAY, SUITE 214 HOOVER, AL 35244 AL-110401225	MICHELLE G. AKINS Notary Public - State of Florida Notary Public - State