


\$28,500.00

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

Send Tax Notice to:  
Wells Fargo Bank Minnesota,  
National Association, solely in its 2311  
capacity as Trustee, under the  
Pooling and Servicing Agreement  
dated September 1, 1999, Home  
Equity Loan Asset Based  
Certificates, Series 1999-3

**SPECIAL WARRANTY DEED**

  
20050218000081240 Pg 1/3 45.50  
Shelby Cnty Judge of Probate, AL  
02/18/2005 03:49:00 FILED/CERTIFIED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Ten and 00/100 Dollars (\$10.00) to the undersigned Grantor, The Provident Bank, a corporation, (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 Wells Fargo Bank Minnesota, National Association, solely in its capacity as Trustee, under the Pooling and Servicing Agreement dated September 1, 1999, Home Equity Loan Asset Based Certificates, Series 1999-3, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

**SEE EXHIBIT "A"**

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. Riparian rights, if any.
4. 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. 20040618000332440, in the Probate Office of Shelby County, Alabama.

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.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 7<sup>th</sup> day of February, 2005.

The Provident Bank  
by, Stacey Bayley  
Its Stacey Bayley  
Vice President

STATE OF TEXAS

**LITTON LOAN SERVICING, LP**  
**ATTORNEY-IN-FACT**

COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **STACEY BAYLEY**, whose name as Vice President of Litton Loan Servicing LP as Attorney-in-Fact of The Provident Bank, 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 February, 2005.

Carol C. Charlton  
NOTARY PUBLIC  
My Commission expires:  
AFFIX SEAL

2004-001757

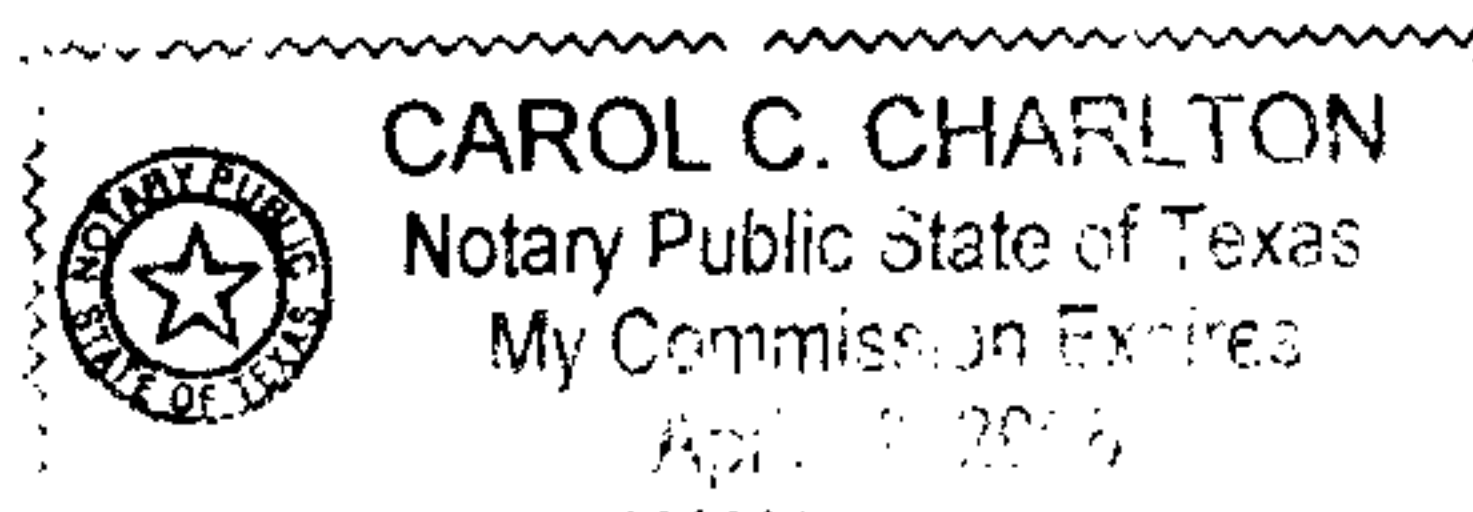


Exhibit "A" to Special Warranty Deed for 2004-001757

From the Southwest corner of the SW $\frac{1}{4}$  of NE $\frac{1}{4}$  of Section 34, Township 24 North, Range 15 East run east along the south boundary of said SW $\frac{1}{4}$  of NE $\frac{1}{4}$  a distance of 150.0 feet; thence turn 88 degrees 22 minutes left and run 570.0 feet; thence turn 88 degrees 22 minutes right and run 100.0 feet to the Point of Beginning of the parcel herein described; thence turn 91 degrees 38 minutes right and run 200.0 feet; thence turn 91 degrees 38 minutes left and run 200.0 feet; thence turn 88 degrees 22 minutes left and run 200.0 feet; thence turn 91 degrees 38 minutes left and run 200.0 feet to the point of beginning. Also the right of Ingress and Egress over and along that certain existing roadway leading in a southerly and southwesterly direction across remaining property of Lora D. Naylor to Lay Lake.

Also, commence at the southwest corner of the SW $\frac{1}{4}$  of the NE $\frac{1}{4}$  of Section 34, Township 24 North, Range 15 East and run east along the south boundary of said SW $\frac{1}{4}$  of NE $\frac{1}{4}$  a distance of 150.0 feet; thence turn 88 degrees 22 minutes left and run 570.0 feet; thence turn 88 degrees 22 minutes right and run 100.0 feet to the point of beginning of the parcel herein described; thence turn 91 degrees 38 minutes right and run 80.0 feet; thence turn 91 degrees 38 minutes left and run easterly 178.0 feet to the Westerly line of a driveway or road easement leading from the main gravel road in a southwesterly direction to the residence of the Woodards; thence run in northeasterly direction along said driveway or road easement where the same intersects the west line of the gravel road; thence run in a northerly direction along said gravel road a distance of 58.0 feet more or less to the Young Property; thence run westerly along the south line of said Young property a distance of 200.00 feet to the point of beginning.

Also, the right of Ingress and Egress over and along that certain driveway or road easement leading from the main gravel road in a southwesterly direction to the residence of the Woodards.

Also, the right of Ingress and Egress over and along that certain existing roadway leading in a southerly and southwesterly direction across the remaining property formally owned by Lora D. Naylor to Lay Lake, as shown by Deed Book 293, Page 831 in the Probate Office of Shelby County, Alabama.

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